Customer Relationship Summary – Form CRS March 31, 2026

Integrity Alliance, LLC is an investment adviser and a broker-dealer registered with the Securities and Exchange Commission. The firm is also a member of FINRA and SIPC. Brokerage and investment advisory services and fees differ, and it is important for you to understand the differences. You can use this summary to learn about the key differences between the investment advisory and brokerage services offered by our firm.

Free and simple tools are available to research firms and financial professionals at Investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers, and investing.

What investment services and advice can you provide me?

We offer investment advisory services, brokerage services, or both, to retail investors.

Investment Adviser Services

We offer personalized investment advice by working with you to identify your investment goals and recommend advisory accounts and services to help you meet those goals. Our principal services include:

Asset Management Services – Investment management of securities in your account in wrap or non-wrap programs. Investment management includes advice to buy, hold, and/or sell securities. In connection with investment adviser services, the financial professional monitors your investments, as part of our standard service, on an ongoing basis and annually reviews the account status with you. The monitoring is meant to review whether investments in your account are in line with your investment goals.

All our advisory accounts are ***discretionary*** accounts, which means your financial professional has the authority to buy or sell securities without obtaining your approval prior to each transaction. This authority will remain in place until you or we terminate the relationship. You can place reasonable restrictions on the types of investments that are purchased in your account.

Financial Planning and Consulting Services - The financial professional provides tailored recommendations based on individual needs and situations covering common topics such as Retirement Planning, Education Planning, Insurance Needs Analysis, etc. Although we offer recommendations on most common financial matters, we do not offer services on all financial topics. A list of our financial planning and consulting services is disclosed in our Form ADV. Financial planning services do not include the monitoring of investments or accounts. You can choose to implement recommendations on your own or work with the financial professional.

Broker-Dealer Services

We offer recommendations to buy or sell securities as part of our broker-dealer services by working with you to identify your investment goals. The products we offer include a broad range of investment options such as:

- **Brokerage Accounts** - Buying, selling, and holding traded securities such as stocks, bonds, exchange traded funds, mutual funds, options, investment unit trusts, etc. and some non-traded securities such as real estate investment trusts.
- **Mutual Fund Accounts Held Directly at the Mutual Fund Company** – Buying, selling, and holding shares directly at the mutual fund company as an alternative option to a brokerage account.
- **529 College Savings Plans** - Buying, selling, and holding shares directly at the mutual fund company or plan sponsor.
- **Insurance Products** - Buying insurance contracts issued by unaffiliated insurance companies such as variable and fixed annuities and variable universal life insurance.
- **Real Estate Investment Trusts** - Investments through offerings of nontraded real estate investment trusts.

You and your financial professional will determine your investment goals. Your financial professional will make an investment recommendation based on those goals that may include one or more of our principal services. If your financial professional recommends investments, you will make the ultimate investment decision regarding the investment strategy and the purchase or sale of investments.

In connection with broker-dealer services, neither the firm nor its financial professionals offer ongoing monitoring of your investments after the initial recommendation. You should reach out to your financial professional with any concerns or questions regarding your investments or if your investment goals change or to request a review of your investments.

Please note that the range of investment options available to you may be limited depending on the registrations or licenses your financial professional holds. Account programs may have specific requirements, such as account or investment minimums. We encourage you to ask your financial professional whether any investment limitations or account requirements apply.

If your financial professional offers you both brokerage and advisory services, your financial professional will inform you when he or she offers an investment recommendation or advice, and whether the recommendation or advice is part of a brokerage or advisory services.

For additional information, please see:

Link to our ADV and Wrap Brochures (https://adviserinfo.sec.gov/firm/summary/139627)
Link to our website (https://integrity.com/wealth/)
Link to SEC (Investor.gov/CRS) / FINRA (www.finra.org) / SIPC (www.sipc.org)

Conversation Starters. Ask your financial professional:

- Given my financial situation, should I choose an investment advisory service? Should I choose a brokerage service? Should I choose both types of services? Why or why not?
- How will you choose investments to recommend to me?
- What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?

What fees will I pay?

Please ask your financial professional to give you personalized information on the fees and costs that you will pay.

Investment Adviser Services

Advisory Accounts - In an advisory account you pay an ***on-going asset-based fee***, based on the value of cash and investments in the account, and subject to negotiation. The asset-based fee typically ranges from 0.25% to 2.80% annually depending on the program, account size, and services selected. This fee includes a program or platform fee (typically 0.20% to 0.35%) retained by Integrity Alliance and a separately negotiated advisor fee (up to 2.00%). The asset-based fee reduces the value of your account and is deducted from your account on a monthly or quarterly basis. The amount paid to our firm and your financial professional generally does not vary based on the type of investments we select for your account.

The firm offers both ***non-wrap fee*** and ***wrap fee*** programs and it is important to understand the difference in fees between the two options:

In a ***non-wrap fee program,*** transaction costs and fees imposed by the custodian are paid by you and deducted from your account at the time of the transaction.

In a ***wrap fee program***, the asset-based fee will include most transaction costs and fees charged by a custodian (i.e., Pershing, Schwab, etc.) that holds your assets (called ***custody***), and as a result wrap fees are typically higher than non-wrap advisory fees.

Although transaction fees are usually included in the wrap program fee, sometimes you will pay an additional transaction fee for investments bought and sold outside of the wrap-fee program. Paying for a wrap fee program could cost more than separately paying for advice and for transactions if there are infrequent trades in your account.

The asset-based fees vary by program and by total investment amount and are negotiable. For more information on our different programs and fees, please see our Form ADV, Brochure, or Appendix 1, Wrap Brochure. A link to these documents is provided in the next section of this document.

An asset-based fee may cost more than a transaction-based fee, but you may prefer an asset-based fee if you want continuing advice or want someone to make investment decisions for you.

Broker-Dealer Services

Brokerage Account - In a brokerage account, you pay ***transaction-based fees***, generally referred to as a commission, when you buy or sell an investment. The fee you pay is based on the specific transaction and not the value of your account.

With stocks or exchange traded funds, this fee is usually a separate ***commission***. With other investments, such as bonds, this fee might be part of the price you pay for the investment, called a ***mark-up*** or ***mark-down***. Commissions can range anywhere from 0 to 5 percent of your investment amount and are negotiable based on investment amount and frequency of trading.

Brokerage accounts are also subject to other fees associated with processing of trades and custody of funds. Common fees include annual account maintenance fee, custodial fee, transaction processing fees, and paper statement delivery fee. For more information and details on fees, please reference our brokerage fee schedule on our website, the link is provided in the next section of this document.

Mutual funds and 529 College Savings Plans - the fee, typically called a ***sales load*** generally ranges between 0 to 5.75 percent, reduces the value of your investment.

Most mutual fund companies offer different share classes for their funds which provides options for either an up-front sales load or deferred sales load.

Mutual fund companies often offer discounts on their funds with front-end sales loads for larger investments. The investment levels at which the discounts become available are called “breakpoints.” Breakpoints result in a lower frontend sales load based on a single mutual fund transaction if the dollar size of the transaction exceeds one or more breakpoints. In addition, you may become entitled to receive a breakpoint discount based on an accumulation of assets in the fund family across several accounts and can often include accounts of immediate household family members.

In general, share classes with a deferred sales load have higher internal costs.

Important information on sales loads, available share classes and breakpoints, internal fund costs, and any other fees the

You may prefer a wrap fee program if you prefer the certainty of a monthly or quarterly wrap fee regardless of the number of transactions in your account.

Custodians also charge other fees associated with processing of trades and custody of funds. Common fees include annual account maintenance fees, custodial fees, transaction processing fees, and paper statement delivery fees. You should discuss with your financial professional which fees are charged by the custodian as they may differ by custodian.

Investments selected for your account impose additional fees such as internal fund expenses for mutual funds and exchange traded funds. Some investments also impose fees to sell the investment typically called a sales charge or deferred sales charge depending on when the fee is assessed. Investment fees and any applicable sales charges or deferred sales charges can be found in the prospectus.

The more assets there are in your advisory account, the more you pay in fees, and the firm therefore has an incentive to encourage the investor to increase the assets in the account. You pay the fee even if no buys or sells of investments occur in the account.

Financial Planning and Consulting Services You pay either a flat fee or an hourly fee for the financial planning and consulting services. The flat fee ranges between $0-50,000 and the hourly fee ranges between $0-500 per hour. The fee is either a one-time fee or an ongoing fee based on the services you select.

The fee you pay is based on the complexity and time required to arrive at recommendations. The applicable fee along with the selected services are disclosed to you on our financial planning agreement before any fee is assessed. The fees are negotiable, please discuss the fee, complexity, and time required with your financial professional.

You can choose to implement the recommendations on your own or even with another firm. If you choose to work with us and your financial professional to implement the recommendations and engage in investment adviser or broker-dealer services provided by us, you will pay additional fees associated with those services.

mutual fund company may also charge are listed in the prospectus.

Annuities, Variable Life Insurance, and Real Estate Investment Trusts - the sales commission is ***built into the cost of the product***. The commission is not deducted from your investment amount immediately, however, applicable product fees are assessed daily and deducted from your account value. Annuities and life insurance impose additional fees such as mortality and expense risk fees, sub-account investment fees, enhanced death benefit riders, and optional living benefit rider fees.

Some investments also impose fees to sell the investment typically called a deferred sales charge and these additional fees are common with annuities and some mutual fund share classes. Detailed information on fees and any applicable deferred sales charges can be found in the prospectus.

If buying and/or selling is done frequently, you will pay more in fees. Transaction-based fees pose a conflict of interest and create an incentive for the firm to encourage investors to trade more often. From a cost perspective, you may prefer a transaction-based fee if you do not trade often or if you plan to buy and hold investments for longer periods of time.

You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce any amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying.

Conversation Starters. Ask your financial professional:

- Help me understand how these fees and costs might affect my investments. If I give you $10,000 to invest, how much will go to fees and costs, and how much will be invested for me?

For additional information please see:

Link to our ADV and Wrap Brochures (https://adviserinfo.sec.gov/firm/summary/139627)
Link to our website (https://brokersifs.com/information-for-investors/)
Link to SEC (Investor.gov/CRS) / FINRA (www.finra.org) / SIPC (www.sipc.org)

What are your legal obligations to me when providing recommendations as my broker-dealer or when acting as my investment adviser? How else does your firm make money and what conflicts of interest do you have?

When we provide you with a recommendation as your broker-dealer or act as your investment adviser, *we have to act in your best interest and not put our interest ahead of yours.* At the same time, the way we make money creates some conflicts with your interests.

You should understand and ask us about these conflicts because they can affect the recommendations and investment advice we provide you. Here are some examples to help you understand what this means.

- We make money from retaining a portion of fees for services offered as an investment adviser and through retaining a portion of commissions and account service fees offered as a broker-dealer.
- We have a financial incentive to offer or recommend investments in advisory programs sponsored and managed by our firm, as we earn additional revenue for providing those services. Our financial professionals receive additional compensation if you invest in our advisory programs.
- We receive payments from our business partner firms, clearing firms, and product vendors, which provides a financial incentive to continue to encourage investors to open accounts and invest with these business partner firms. Additionally, through programs such as Envestnet and AssetMark, we and our affiliates receive compensation from these platform sponsors, including a flat quarterly fee to support technology, training, marketing, staffing and ongoing education, asset-based fees (including 5 basis points annually on AssetMark Platform Accounts), and other benefits such as comprehensive organizational consulting, education and marketing support. In accounts custodied with Pershing, for which we act as introducing broker, we receive revenue in connection with a cash sweep program that automatically moves uninvested cash in your account into interest-bearing federally insured bank accounts. The revenue we receive pursuant to this program is in addition to fees you pay to us, is taken from the interest earned on cash held in your account, and, as a result, reduces the interest paid to you on cash in your account. We also receive various incentives (including payments) from unaffiliated third-party lenders we recommend to you through our lines of credit programs. By recommending that a client use a third-party lender to fund a purchase or other financial need rather than liquidate securities under our management, we and our financial professionals continue to earn fees on the full account value. You should note that all fees discussed herein are cumulative.
- Third parties, such as product sponsors, invite financial professionals to attend training and educational meetings, or reimburse the financial professional or the firm for business marketing expenses. This creates an incentive to recommend products sponsored, issued, or managed by these third parties.
- Our financial professionals engage in business activities outside of our firm that pose conflicts of interest in their recommendations. The firm reviews and discloses outside business activities for each financial professional, which can be found by visiting Investor.gov/CRS.
- Not all financial professionals registered with our firm are registered in a capacity to offer both broker-dealer and investment adviser services, thus the services they offer may be limited to their registration. Some may be registered with a separate investment adviser offering those firm's services instead. We encourage you to research the financial professional, professionals' registrations and licenses, and firm affiliations at Investor.gov/CRS.

Conversation Starters. Ask your financial professional:

- How might your conflicts of interest affect me, and how will you address them?

How do your financial professionals make money?

Financial professionals are compensated by either or both, portion or all of the asset-based fees charged to your advisory account; financial planning or consulting fees; commissions charged for buying and or selling of securities and insurance products; or through payments or benefits from third party product sponsors including reimbursements for marketing expenses and attendance of events. The amount of compensation is based on factors such as the amount of client assets they service, the time and complexity required to meet client's needs, the product sold, product sales commissions, or revenue the firm earns from the financial professional's advisory services or recommendations.

Do you or your financial professionals have legal or disciplinary history?

Yes. Visit Investor.gov/CRS for a free and simple search tool to research us and our financial professionals.

Conversation Starters. Ask your financial professional:

- As a financial professional, do you have any disciplinary history? For what type of conduct?

Additional Information

We encourage you to seek out additional information. For additional information about us or our services, please visit us on brokersifs.com, review our disclosure documents, talk to your financial professional, or contact us. If you would like additional, up-to-date information or a copy of this disclosure, or to reach us directly, please call 1-877-886-1939.

Conversation Starters. Ask your financial professional:

- Who is my primary contact person? Is he or she a representative of an investment adviser or a broker-dealer? Who can I talk to if I have concerns about how this person is treating me?