

# Form CRS (Client Relationship Summary)

INTEG Financial Investment Advisory (INTEGFI)

Date: \_\_\_\_\_

CRD #: \_\_\_\_\_

## Introduction

INTEG Financial Investment Advisory (“INTEGFI”) is registered with the **State of California** as an investment adviser. Brokerage and investment advisory services and fees differ, and it is important for you to understand the differences. Free and simple tools are available to research firms and financial professionals at [www.investor.gov/CRS](http://www.investor.gov/CRS), which also provides educational materials about investment advisers, broker-dealers, and investing.

## What investment services and advice can you provide me?

We provide **investment advisory and financial planning services** to individuals, families, and business owners. Our services include:

- Comprehensive financial planning using our secure **cloud-based planning tool**, shared with clients for collaboration.
- Investment management with customized portfolios aligned to your goals, time horizon, and risk tolerance.
- Ongoing monitoring and review of portfolios, with rebalancing or adjustments as needed.
- Tax-aware investment strategies, retirement planning, and financial aspects of estate planning.

We offer our services on a **discretionary or non-discretionary basis**:

- **Discretionary:** we make investment decisions and trade in your account without asking you in advance.
- **Non-discretionary:** we provide advice, and you decide whether to act on it.

We do not have a formal account minimum, though planning or advisory fees may apply.

**Conversation Starter:** *“Given my situation, should I choose discretionary or non-discretionary management?”*



## What fees will I pay?

We are a **fee-based advisory firm**. Our fees may include:

- **Investment management fees:** a percentage of assets under management (AUM), billed quarterly.
- **Financial planning fees:** flat fees for financial plans if you choose to proceed (initial plan and comparison are free; if measurable value is not at least 10x the fee, the plan is free).
- **Insurance commissions:** if you purchase life insurance through us, we may receive a commission from the carrier.

The more assets you invest with us, the more we may earn, creating a potential conflict of interest. You will also pay fees charged by custodians (such as Schwab), mutual funds, ETFs, or other investment products.

**Conversation Starter:** *“Help me understand how fees and costs affect my investments. If I give you \$10,000, how much will go to fees and costs, and how much will be invested for me?”*

## What are your legal obligations to me when acting as my investment adviser?

When we act as your investment adviser, we are held to a **fiduciary standard** that covers our entire advisory relationship with you. This means we must:

- Always act in your best interest.
- Avoid or disclose conflicts of interest.
- Provide advice that is not only suitable, but also aligned with your goals and situation.

**Conversation Starter:** *“How might your conflicts of interest affect me, and how will you address them?”*

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

No. Neither our firm nor our financial professionals have any legal or disciplinary history to disclose. Visit [www.investor.gov/CRS](http://www.investor.gov/CRS) for a free and simple search tool to research us and our financial professionals.

**Conversation Starter:** *“As my financial professional, do you have any disciplinary history? For what type of conduct?”*



## Additional Information

For more information about our services, fees, or conflicts of interest, please see our Form ADV Part 2A Brochure at [www.INTEGFI.com](http://www.INTEGFI.com) or contact us directly.

- **Phone:** 949-550-8328
- **Email:** [pezhman@integfi.com](mailto:pezhman@integfi.com)

If you would like a copy of this summary, we will provide one free of charge.

**Conversation Starter:** *“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?”*

