

Item 1 – Cover Page
Part 2A of Form ADV

Integrative Planning, Inc.

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June 9th, 2025

This Brochure provides information about the qualifications and business practices of Integrative Planning, Inc. If you have any questions about the contents of this Brochure, please contact us using the information listed above. The information in this Brochure has not been approved or verified by the United States Securities and Exchange Commission (“SEC”) or by any state securities authority.

Integrative Planning, Inc. (CRD# 336307) is a registered investment advisor with the SEC. Registration of an investment advisor does not imply any certain level of skill or training.

Additional information about Integrative Planning, Inc. is also available on the SEC’s website at www.adviserinfo.sec.gov.

Item 2 - Material Changes

Since this is the initial filing of this brochure, there are no material changes to report.

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Item 4 – Advisory Business

A. Description of the Advisory Firm

Integrative Planning, Inc. (“Integrative”) was formed on May 9th, 2025 and is based in Cornelius, NC. Integrative’s principal owner is Shawn Lee.

B. Types of Advisory Services

ASSET MANAGEMENT

Integrative offers asset management services to advisory Clients. Integrative will offer Clients ongoing asset management services through determining individual investment goals, time horizons, objectives, and risk tolerance. Investment strategies, investment selection, asset allocation, portfolio monitoring and the overall investment program will be based on the above factors. When the Client elects to use Integrative on a discretionary basis, the Client will sign a limited trading authorization or equivalent allowing Integrative to determine the securities to be bought or sold and the amount of the securities to be bought or sold. Integrative will have the authority to execute transactions in the account without seeking Client approval on each transaction.

Model Portfolios: Integrative may use Model Portfolios that are primarily invested in a combination of equities, exchange-traded funds, exchange-traded notes, and mutual funds to implement asset allocation strategies that are either strategic or tactical in nature.

- Strategic Model Portfolio - Strategic Models strive to achieve a specific investment objective and consist of several elements, including the investment strategy, asset class selection, asset class target allocation, and the selection of investment securities using set allocation targets and periodically rebalancing accounts to maintain those targets. Assets will be invested in a manner that is substantially identical to other clients investing in the same Model Portfolio.
- Tactical Model Portfolio – Tactical Models seek to capitalize on short to medium term market opportunities while attempting to reduce downside risk by dynamically shifting between asset classes. Tactical Models will often proactively adjust the investments held based on a “rules based approach” that considers changing market conditions, movement in economic indicators and technical analysis. Tactical Models are typically more active in nature and can have results that are less correlated to traditional marked indices.

Custom Portfolios: Integrative may develop portfolios made up of individual stocks, bonds, exchange-traded funds (ETFs), mutual funds, real estate investment trusts (REITs), and private equity. Portfolios are designed to align a Clients’ values, preferences, financial circumstances and appetite for risk with a purpose driven portfolio that attempts to minimize the impacts of taxation through use of proper trading, and asset location adjustments.

Sub-Advised Models: Integrative may also select and appoint one or more Sub-Advisor(s) to provide Sub-Advisor Services to Client’s Account. Such Sub-Advisor Services will be as determined by Integrative. Such Sub-Advisor(s), in providing Sub-Advisor Services, shall have all of the same authority relating to the management, excluding fee deduction authority. In addition, at Integrative’s discretion, Integrative may grant such Sub-Advisor(s) full authority to further delegate such discretionary investment authority to other Money Managers. Client will agree to such

authority within Integrative’s Advisory Agreement. All fees paid by Client to Integrative are inclusive of the fees paid to Sub-Advisor.

PLANNING & CONSULTING SERVICES

Financial Planning generally involves developing a custom plan that incorporates key planning elements which include, but are not limited to: Income, Taxation , Healthcare, Investing, and Estate Transition. Financial planning includes comprehensive evaluation of your present and future financial state by using current variables to predict estimated future cash flows, asset values and withdrawal plans. Through the financial planning process, all questions and information provided to us are considered as they impact, and are impacted by your entire financial and life situation. We typically gather information about your financial status, tax status, future goals, return objectives and attitudes towards risk. We then review the information and any documents that you provide and prepare a written report, which provides a detailed financial plan designed to assist you in pursuit of your financial goals and objectives. Please note we are not required to verify any information received from you or your other professionals (e.g., attorneys, accountants, etc.) and we are expressly authorized to rely on such information. Lastly, please note that this service is generally provided inclusively of the management services as outlined above.

Consulting services are customizable depending on your needs and generally focus on topics such as: Retirement Planning, Cashflow Planning, investment Analysis, Debt Management, Insurance Planning, Tax Planning, and Estate Planning. Please note that this service is generally offered, exclusive and for a separate fee, as our management service as outlined above.

Prior to engaging us for these services, you will be required to enter into an Agreement that sets forth the terms and conditions of the engagement. You retain absolute discretion over all financial planning decisions and are free to accept or reject any recommendation from us. Should you choose to implement the recommendations contained in the plan, we suggest that you work closely with your attorney, accountant, insurance agent, and other financial professionals. Upon request, we will recommend the services of other professionals for purposes of implementing our advice. Moreover, you are under no obligation to engage the services of any such recommended professional and Integrative receives no compensation for referring a Client to another professional.

C. **Client-Tailored Services and Client-Imposed Restrictions**

Integrative’s advisory services are provided based on your individual needs, and we will provide you with the opportunity to impose reasonable restrictions on the management of your account(s). You are advised to promptly notify Integrative if there are changes to your financial situation or investment objectives or any such restrictions. Please note, however, that while you may impose reasonable restrictions on your Account(s), you may not limit our discretionary authority with respect to Model Portfolios (for example, limiting the types of securities that can be purchased or sold for your account).

D. **Wrap Fee Programs**

Integrative does not participate in a Wrap Program.

E. **Amounts Under Management**

As of the date of this brochure, Integrative provides management services for:

Discretionary Assets:	Non-Discretionary Assets:
\$0	\$0

Item 5 – Fees and Compensation

A. Fee Schedule

ASSET MANAGEMENT

Integrative offers asset management services to advisory Clients. Integrative charges an annual investment advisory fee based on the total assets under management as follows:

Schedule 1: Integrative Managed Accounts	
Assets Under Management	Maximum Annual Fee
\$0 – \$749,999	1.50%
\$750,000 – \$1,499,999	1.25%
\$1,500,000 – \$2,999,999	1.00%
\$3,000,000 – \$9,999,999	0.75%
\$10,000,000 – \$24,999,999	0.50%
\$25,000,000+	0.25%

Schedule 2: Sub-Advised Accounts	
Assets Under Management	Maximum Annual Fee
\$0 – \$749,999	1.75%
\$750,000 – \$1,499,999	1.50%
\$1,500,000 – \$2,999,999	1.25%
\$3,000,000 – \$9,999,999	1.00%
\$10,000,000 – \$24,999,999	0.75%
\$25,000,000+	0.50%

The above are blended fee schedules, meaning different levels are assessed different fees.

Schedule 3: Custom Advisory Fees	
Assets Under Management	Flat Annual Fee
All Assets	Up to 1.75%

The above is a fixed fee schedule meaning the entire account is assessed the same flat fee. Integrative, in its sole discretion, may charge a lesser investment advisory fee based upon certain criteria (e.g., historical relationship, type of assets, anticipated future earning capacity, anticipated future additional assets, dollar amounts of assets to be managed, related accounts, account composition, negotiations with Clients, etc.).

Advisory Fees are billed monthly in arrears. Fees are typically calculated based on the average daily market value of the assets we manage in your account(s) during the Calendar month. This average daily market value is then multiplied by the annual rate stated in your Investment Management Agreement (IMA). The resulting amount is divided by the number of days in the given year and multiplied by the number of days invested in the billing period. Advisory Fees are prorated for partial periods of management. Integrative may group certain related Client accounts, often known as "householding", for the purposes of achieving the minimum account size and determining the annualized fee. Outside fixed products such as annuity accounts do not count towards achieving lower fees associated with householding. Please note that in addition to the above fee schedules, all accounts will be assessed a \$5/month technology fee.

CONSULTING FEES

Integrative charges an hourly fee for services. Rates range from \$250.00 to \$500.00 per hour depending on the IAR, the complexity, and the scope of the Client's consulting needs. At its discretion, Integrative may waive consulting fees for Clients who decide to fully engage with Integrative.

B. Payment of Fees

Clients typically authorize Integrative to debit the Advisory Fees from the Client account(s), which are held at a qualified custodian. If you authorize Integrative to debit fees from your account(s), the qualified custodian will send you a statement of your account transactions not less than quarterly. These statements will detail all account transactions, including any amounts paid to Integrative. Depending on the specific client arrangement, Integrative will calculate and deduct advisory fees directly through the custodian or via other platforms. Planning & Consulting fees are collected at time of completion.

For all services, Clients may terminate their engagement with Integrative within five (5) business days of signing an Agreement with no obligation and without penalty. After the initial five (5) business days, the Agreement may be terminated by Integrative with thirty (30) days written notice to Client and by the Client at any time with written notice to Integrative. For accounts opened or closed mid-billing period, fees will be prorated based on the days services are provided during the given period. In the case of hourly engagements, fees will be prorated based on the work completed at the stated hourly rate. All unpaid earned fees will be due to Integrative and all unearned fees will be refunded to the Client. Any increase in fees will be acknowledged in writing by both parties before any increase in said fees occurs.

C. Additional Fees

Custodians may charge brokerage commissions, transaction fees, and other related costs on the purchases or sales of mutual funds, equities, bonds, options, margin interest, and exchange-traded funds. Mutual funds, money market funds, and exchange-traded funds may also charge internal management fees, which are disclosed in the fund's prospectus. Integrative does not directly receive any compensation from these fees. All of these fees are in addition to the management

fee you pay to Integrative. For more details on the brokerage practices, see Item 12 of this brochure.

Mutual Fund Share Classes. Mutual funds are sold with different share classes, which carry different cost structures. Each available share class is described in the mutual fund's prospectus. When Integrative purchases or recommends the purchase of mutual funds for a client, Integrative endeavors to select the share class that is deemed to be in your best interest, taking into consideration cost, tax implications, and other factors. Integrative also reviews the mutual funds held in client accounts ("existing holdings") at the time an account comes under our management, to determine whether a more beneficial share class is available considering cost, tax implications, and the impact of contingent deferred sales charges. In some cases, Integrative will reallocate existing holdings, or recommend the reallocation of existing holdings, to more advantageous share classes. If you choose to maintain existing holdings and not reallocate existing holdings, you may be subject to a higher cost structure than you would otherwise be subject to with mutual funds we recommend to you.

D. Prepayment of Fees

Fees for financial plans are billed up to 25% in advance with the balance due upon plan delivery.

E. External Compensation for the Sale of Securities or other Investment Products

Investment Advisor Representatives ("IARs") are permitted to engage in certain approved outside business activities ("OBAs"). Most of our IARs are also licensed as insurance agents under applicable state law if the IAR recommends that clients purchase commission-based fixed annuities or fixed index annuities (collectively, "Fixed Annuities"), life insurance and/or long-term care products (collectively, "Fixed Insurance Products"). In making recommendations of Fixed Insurance Products, your IAR is participating in an OBA and is acting in the capacity of an insurance agent, not as an IAR. As part of a comprehensive planning process, your IAR may recommend that fixed insurance products, such as annuities, be used as an alternative to bond funds & traditional pensions. Life Insurance and Long-Term Care contracts may also be recommended to address Healthcare, Estate Planning and Taxation concerns.

Integrative is not involved in the offer, recommendation or sale of commission-based Fixed Insurance Products. Integrative does not manage commission-based Fixed Insurance Products, and neither IARs nor Integrative collect Advisory Fees. All Fixed Insurance Products are issued by licensed insurance carriers. Integrative is not affiliated with these insurance carriers. You are under no obligation to accept the recommendation of your IAR or, if you do accept it, to purchase the recommended Fixed Insurance Product through your IAR.

You will enter into a separate contract with the insurance carrier to purchase a Fixed Insurance Product. The contract contains important terms and conditions of the Fixed Insurance Product, including the product specific fees and expenses and any charges for early surrender or withdrawal. You should carefully review the terms and conditions of the Fixed Insurance Product contract and discuss any questions with your insurance agent.

In their capacities as insurance agents, IARs receive commissions and other cash and non-cash compensation for the sale of Fixed Insurance Products to clients. Commissions are paid to the IARs by the insurance carriers (and/or their distribution partners), based on a percentage of each product sold. Unlike Integrative's annualized asset-based Advisory Fees, commissions are typically (i) paid upfront at the point of sale of the Fixed Insurance Product, (ii) not subject to the fluctuations

of the securities markets, and (iii) may continue to be paid if a client subsequently terminates the relationship with the IAR after purchasing the Fixed Insurance Product, subject to the terms and conditions of the product. Depending on how long your advisory account is managed by your IAR and Integrative, the commissions from the sale of a Fixed Insurance Products could be higher than the Advisory Fees earned by the IAR and Integrative for managing your advisory account, or the Advisory Fees could be higher than the commissions earned from the sale of Fixed Insurance Products. Unlike Advisory Fees, however, commissions are not taken out of the account and do not impact your account value.

Item 6 - Performance-Based Fees and Side-By-Side Management

Fees are not based on a share of the capital gains or capital appreciation of managed securities. Integrative does not use a performance-based fee structure nor “side-by-side” management because of the conflict of interest. Performance based compensation may create an incentive for Integrative to recommend an investment that may carry a higher degree of risk to the Client.

Item 7 - Types of Clients & Account Minimums

Integrative’s Clients are generally individuals, small businesses, trusts, estates, high net-worth individuals, pooled investment vehicles, and charities. Client relationships vary in scope and length of service.

Integrative generally requires an account minimum of \$10,000 for advisory services Clients but may, in our sole discretion, accept accounts below this minimum. Additionally, certain Model Portfolios may require a higher minimum account size.

Certain Underlying Funds have initial or subsequent investment minimum investments or investor sophistication criteria. Refer to the prospectus or offering documents for the Underlying Fund for any such minimum requirements.

Item 8 - Methods of Analysis, Investment Strategies, Investment Tools, and Risk of Loss

A. Methods of Analysis and Investment Strategies

Investing in securities involves risk of loss that Clients should be prepared to bear. Past performance is not a guarantee of future returns. Security analysis methods may include:

Fundamental analysis concentrates on factors that determine a company’s value and expected future earnings. This strategy would normally encourage equity purchases in stocks that are undervalued or priced below their perceived value. The risk assumed is that the market will fail to reach expectations of perceived value.

Technical analysis attempts to predict a future stock price or direction based on market trends. The assumption is that the market follows discernible patterns and if these patterns can be identified then a prediction can be made. The risk is that markets do not always follow patterns and relying solely on this method may not take into account new patterns that emerge over time.

Quantitative analysis refers to economic, business or financial analysis that aims to understand or predict behavior or events through the use of mathematical measurements and calculations, statistical modeling and research of the financial markets, by means of complex mathematical and statistical modeling of both the overall market and specific securities.

In developing a financial plan for a Client, Integrative's analysis may include cash flow analysis, investment planning, risk management, tax planning and estate planning. Based on the information gathered, a detailed strategy is tailored to the Client's specific situation. The main sources of information include financial newspapers and magazines, annual reports, prospectuses, and filings with the SEC.

B. Investment Strategy

The investment strategy for a specific Client is based upon the objectives stated by the Client during consultations. The Client may change these objectives at any time by providing written notice to Integrative. Each Client executes a Client profile form or similar form that documents their objectives and their desired investment strategy. However, examples of strategies Integrative may use are below:

Strategic Approach. Integrative will typically set target or fixed asset allocations and then periodically rebalance the portfolio back to those targets as investment returns skew the original asset allocation percentages. Strategic portfolios may be active, in which the buy and sell decisions are based primarily upon fundamental analysis, or they may use a passive approach to security selection commonly known as indexing.

Tactical Approach. Integrative approach to investing is mathematically based and combines trend identification of markets and asset class performance analysis. We employ a range of processes to dynamically adjust the securities and asset class exposure of a portfolio in an attempt to optimize the portfolio by adapting to changing market conditions. Integrative uses this approach to build a portfolio based on our proprietary skills, algorithms, research and overall investment philosophy.

C. Risks of Investments and Strategies Utilized

Investing in securities involves risk of loss that Clients should be prepared to bear. Integrative's investment approach constantly keeps the risk of loss in mind. Investors may face the following investment risks:

General Investment and Trading Risks. Clients may invest in securities and other financial instruments using strategies and investment techniques with significant risk characteristics. The investment program utilizes such investment techniques as option transactions, margin transactions, short sales, leverage, and derivatives trading, the use of which can, in certain circumstances, maximize the adverse impact to which a Client may be subject.

Interest-rate Risk. Fluctuations in interest rates may cause investment prices to fluctuate. For example, when interest rates rise, yields on existing bonds become less attractive, causing their market values to decline.

Inflation Risk. When any type of inflation is present, a dollar today will buy more than a dollar next year, because purchasing power is eroding at the rate of inflation.

Currency Risk. Overseas investments are subject to fluctuations in the value of the dollar against the currency of the investment's originating country. This is also referred to as exchange rate risk.

Reinvestment Risk. This is the risk that future proceeds from investments may have to be reinvested at a potentially lower rate of return (i.e. interest rate). This primarily relates to fixed income securities.

Liquidity Risk. Liquidity is the ability to readily convert an investment into cash. Generally, assets are more liquid if many traders are interested in a standardized product. For example, Treasury Bills are highly liquid, while real estate properties are not.

Management Risk. Integrative's investment approach may fail to produce the intended results. If the assumptions regarding the performance of a specific asset class or fund are not realized in the expected time frame, the overall performance of the Client's portfolio may suffer. Returns may vary based on the management style a Client selects. For example, a passive approach may produce results that are more in alignment with the movements of the general market indexes whereas an active approach may result in returns that are considerably different depending on when investments are bought and sold. A whipsaw can occur when an investment is bought or sold too early, or too late, creating a divergence from traditional market movements.

Cybersecurity Risk. Integrative and its service providers may be subject to operational and information security risks resulting from cyberattacks. Cyberattacks include, among other behaviors, stealing or corrupting data maintained online or digitally, denial of service attacks on websites, the unauthorized release of confidential information or various other forms of cybersecurity breaches. Cybersecurity attacks affecting Integrative and its service providers may adversely impact Clients. For instance, cyberattacks may interfere with the processing of transactions, cause the release of private information about Clients, impede trading, subject Integrative to regulatory fines or financial losses, and cause reputational damage. Similar types of cybersecurity risks are also present for issuers of securities in which Clients may invest in, qualified custodians, governmental and other regulatory authorities, exchange and other financial market operators, or other financial institutions. Cybersecurity incidents that could ultimately cause them to incur losses, including for example: financial losses, cost and reputational damages, and loss from damage or interruption of systems. Although Integrative has established its systems to reduce the risk of these incidents from coming to fruition, there is no guarantee that these efforts will always be successful, especially considering that Integrative does not directly control the cybersecurity measures and policies employed by third party service providers.

Risks Associated With Exchange-Traded Funds. ETFs are a type of index fund bought and sold on a securities exchange. The risks of owning an ETF generally reflect the risks of owning the underlying securities they are designed to track, although lack of liquidity in an ETF could result in it being more volatile and ETFs have management fees that increase their costs. ETFs are also subject to other risks, including: (i) the risk that their prices may not correlate perfectly with changes in the underlying reference units; and (ii) the risk of possible trading halts due to market conditions or other reasons that, in the view of the exchange upon which an ETF trades, would make trading in the ETF inadvisable.

Mutual Fund Risks. An investment in mutual funds could lose money over short or even long periods. A mutual fund's share price and total return are expected to fluctuate within a wide range, like the fluctuations of the overall stock market.

Risks Associated With Common Stocks and Equity-Related Securities. Certain ETFs or mutual funds hold common stock. Prices of common stock react to the economic condition of the company that issued the security, industry and market conditions, and other factors which may fluctuate widely. Investments related to the value of stocks may rise and fall based on an issuer's actual and anticipated earnings, changes in management, the potential for takeovers and acquisitions, and other economic factors. Similarly, the value of other equity-related securities, including preferred stock, warrants, and options may also vary widely.

Small and Mid-Cap Risks. Certain ETFs and mutual funds hold securities of small- and mid-cap issuers. Securities of small-cap issuers may present greater risks than those of large-cap issuers. For example, some small- and mid-cap issuers often have limited product lines, markets, or financial resources. They may be subject to high volatility in revenues, expenses, and earnings. Their securities may be thinly traded, may be followed by fewer investment research analysts, and may be subject to wider price swings and thus may create a greater chance of loss than when investing in securities of larger-cap issuers. The market prices of securities of small- and mid-cap issuers generally are more sensitive to changes in earnings expectations, to corporate developments, and to market rumors than are the market prices of large-cap issuers.

Capitalization Risks. Investing in Companies within the same market capitalization category carries the risk that the category may be out of favor due to current market conditions or investor sentiment.

Market Risks. Turbulence in the financial markets and reduced liquidity may negatively affect the Companies, which could have an adverse effect on each of them. If the securities of the Companies experience poor liquidity, investors may be unable to transact at advantageous times or prices, which may decrease the Company's returns. In addition, there is a risk that policy changes by central governments and governmental agencies, including the Federal Reserve or the European Central Bank, which could include increasing interest rates, could cause increased volatility in financial markets, which could have a negative impact on the Companies. Furthermore, local, regional, or global events such as war, acts of terrorism, the spread of infectious illness or other public health issues, recessions, or other events could have a significant impact on the Companies. For example, the rapid and global spread of COVID-19, resulted in extreme volatility in the financial markets and severe losses; reduced liquidity of many Companies' securities; restrictions on international and, in some cases, local travel; significant disruptions to business operations (including business closures); strained healthcare systems; disruptions to supply chains, consumer demand and employee availability; and widespread uncertainty regarding the duration and long-term effects of this pandemic. Some sectors of the economy and individual issuers experienced particularly large losses. In addition, the COVID-19 pandemic resulted in increased volatility and/or decreased liquidity in the securities markets. The Companies' values could decline over short periods due to short-term market movements and over longer periods during market downturns.

REITs. Risks involved in Real Estate Investment Trust REIT investing may include receiving less than the principal invested following the sale or distribution of assets; a lack of a public market in certain issues; limited liquidity and transferability; fluctuations involving the value of the assets within the REIT; a reliance on the investment manager to select and manage assets; changes in interest rates, laws, operating expenses, and insurance costs; tenant turnover; and the impact of current market conditions.

ETNs. Exchange-traded notes ("ETN") are subject to credit risk, counterparty risk, and the risk that the value of the ETN may drop due to a downgrade in the issuer's credit rating. The value of an ETN may also be influenced by time to maturity, level of supply and demand for the ETN, volatility and lack of liquidity in the underlying market, changes in the applicable interest rates, and economic, legal, political, or geographic events that affect the referenced underlying market or assets.

Leveraged ETFs. Leveraged ETFs are designed to provide a multiple of the return on an underlying index (S&P 500 for example), typically on a daily basis. These products can carry more volatility risk than traditional ETFs as returns can be significantly higher and losses can be significantly greater (including loss of your entire principal) when compared to the returns on the underlying index. Although they are designed to provide returns that are generally correlated to the underlying index, divergence can occur over time. This may be a result of higher internal fund expenses (especially when held for longer durations) and magnified distortions of returns due to large positive and negative swings in the market. As such these products should be actively monitored, as frequently as daily, and may not be appropriate as an intermediate or long-term holding. To accomplish their objectives, these products use a range of strategies, including swaps, futures contracts and other derivatives. They are also typically less tax efficient when compared to their underlying index.

Interval Funds. Interval funds are classified as closed-end funds, but they are distinct because the shares do not trade on the secondary market, but instead the fund periodically offers to buy back a percentage of outstanding shares at net asset value. This results in the funds being largely illiquid. There is no guarantee that investors will be able to sell their shares at any given time or in the desired amount. Additionally, repurchase is done on a pro-rata basis; therefore, there is no guarantee you can redeem the number of shares you want during a given redemption.

Options. An option is a contract which gives the buyer (the owner or holder of the option) the right, but not the obligation, to buy or sell an underlying asset or instrument at a specified strike price prior to or on a specified date, depending on the form of the option. The seller (the writer of the option) has the corresponding obligation to fulfill the transaction – to sell or buy – if the buyer (owner) "exercises" the option. An option that conveys to the owner the right to buy at a specific price is referred to as a call; an option that conveys the right of the owner to sell at a specific price is referred to as a put.

The following factors, among others, can affect account performance with respect to investing and trading in options: market, sector, and stock-specific volatility, length of time invested, diversification, management and other account fees and charges, taxes, liquidity in options and equity markets, inflation and deflation, and various other economic and political factors. Early assignment of option contracts can also occur, and this may detract from dividends paid by the companies whose stocks are held in the account. The more money disbursed from the account over time, the less will be available for possible reinvestment and growth, which may affect performance, especially in a declining market. Clients with secured puts written in their accounts give up upside potential of the stock above the option price for the option period and bear the risk that the value of the stock declines below the break-even point (strike price minus the premium received), and the loss could be substantial if the decline is significant. Such clients also bear the risk of a decline in the value of the underlying cash collateral (if the cash is invested in a short-term debt instrument such as a treasury bill or note). For this assumption of risk, clients holding

secured puts earn cash premiums from selling the secured put and potential interest from a treasury bill or money market fund during the option period. Because the client does not yet own the stock, he/she is not entitled to any dividends paid on the stock during the option period.

There are other risks of covered calls and secured puts that are more fully explained in the OCC Risk Booklet "Characteristics and Risks of Standardized Options," which can be obtained from any exchange on which options are traded, by calling 1-888-OPTIONS. Such risks include, but are not limited to, tax implications of covered writing, option market liquidity, and market volatility. Clients should be sure to read and ask any questions raised after reading the OCC Risk Booklet, the Supplement and any management agreements they receive to understand the possible costs and risks, as well as potential opportunities for an investment in this approach.

The foregoing list of risk factors does not purport to be a complete enumeration or explanation of the risks involved in an investment with Integrative. Tell Integrative if you are uncomfortable or if there are any investments you do not want to invest in.

Item 9 – Disciplinary Information

Integrative and its management have not been involved in any criminal or civil actions, administrative or self-regulatory enforcement proceedings, nor any legal or disciplinary events that are material to a Client's or prospective Client's evaluation of Integrative or the integrity of its management.

Item 10 – Other Financial Industry Activities and Affiliations

A. Registration as a Broker-Dealer or Broker-Dealer Representative

Neither Integrative nor its management persons are registered as a broker-dealer or broker-dealer representative.

B. Registration as a Futures Commission Merchant, Commodity Pool Operator, or a Commodity Trading Advisor

Neither Integrative nor its management persons are registered as futures commission merchant, commodity pool operator, or a commodity trading advisor.

C. Relationships Material to this Advisory Business and Possible Conflicts of Interest

Neither Integrative nor its management persons have any additional material relationships to this advisory business that would present a possible conflict of interest other than what may be disclosed above.

Investment Advisor Representatives of Integrative receive external compensation from sales of investment-related services as Insurance Agents. This represents a conflict of interest because it gives an incentive to recommend services based on compensation received from the insurance company. This conflict is mitigated by disclosures, procedures and Integrative's fiduciary obligation to place the best interest of the Client first. Moreover, Clients are not required to engage the Agent

or Agency if they do not wish to. More information on this can be found in the respective Investment Advisor Representative's Form U4 and ADV 2B.

D. Selection of Other Advisors or Managers

Integrative may select and appoint one or more Sub-Advisor(s) to provide Sub-Advisor Services to Client Accounts. When selecting Sub-Advisors, the Client's best interest will be the main determining factor of Integrative. Integrative ensures that before selecting other Sub-Advisors that they are properly licensed or registered as an investment advisor.

Item 11 – Code of Ethics, Participation or Interest in Client Transactions and Personal Trading

A. Code of Ethics

The supervised persons (supervised persons include employees and/or independent contractors) of Integrative have committed to a Code of Ethics ("Code"). The purpose of our Code is to set forth standards of conduct expected of Integrative supervised and addresses conflicts that may arise. The Code defines acceptable behavior for supervised persons of Integrative. The Code reflects Integrative and its supervised persons' responsibility to act in the best interest of their Client.

One area which the Code addresses is when supervised persons buy or sell securities for their personal accounts and how to mitigate any conflict of interest with our Clients. We do not allow any supervised persons to use non-public material information for their personal profit or to use internal research for their personal benefit in conflict with the benefit to our Clients.

Integrative's policy prohibits any person from acting upon or otherwise misusing non-public or inside information. No advisory representative or other supervised person, officer or director of Integrative may recommend any transaction in a security or its derivative to advisory Clients or engage in personal securities transactions for a security or its derivatives if the advisory representative possesses material, non-public information regarding the security.

Integrative's Code is based on the guiding principle that the interests of the Client are our top priority. Integrative's officers, directors, advisors, and other supervised persons have a fiduciary duty to our Clients and must diligently perform that duty to maintain the complete trust and confidence of our Clients. When a conflict arises, it is our obligation to put the Client's interests over the interests of either supervised persons or Integrative.

Certain parts of this Code apply to "access" persons. "Access" persons are supervised persons who have access to non-public information regarding any Clients' purchase or sale of securities, or non-public information regarding the portfolio holdings of any reportable fund, who are involved in making securities recommendations to Clients, or who have access to such recommendations that are non-public.

Integrative will provide a copy of the Code of Ethics to any Client or prospective Client upon request.

B. Recommendations Involving Material Financial Interests

Neither Integrative nor its' related persons recommend to Clients, or buys or sells for Client accounts, securities in which Integrative or a related person has a material financial interest.

C. Advisory Firm Purchase of Same Securities Recommended to Clients and Conflicts of Interest

Integrative and its supervised persons may invest in the same securities (or related securities, e.g., warrants, options or futures) that Integrative or a supervised person recommends to Clients. In order to mitigate conflicts of interest, such as frontrunning, Integrative's Chief Compliance Officer, or their designee, will no less than quarterly, review firm and/or personal holdings of its supervised persons. These reviews ensure that the personal trading of supervised persons does not disadvantage Clients of Integrative.

D. Client Securities Recommendations or Trades and Concurrent Advisory Firm Securities Transactions and Conflicts of Interest

Integrative and its supervised persons may recommend securities, or buy or sell securities for Clients accounts, at or about the same time, that they also buy or sell the same securities in their own account(s). Integrative, for instance, will place trades in an account in an attempt to earn better than money market rates. In order to mitigate conflicts of interest, such as frontrunning, Integrative's Chief Compliance Officer, or their designee, will no less than quarterly, review firm and/or personal holdings of its supervised persons. These reviews ensure that the personal trading of supervised persons does not disadvantage Clients of Integrative.

Item 12 - Brokerage Practices

A. Factors Used to Select or Recommending Broker-Dealers

Integrative may require the use of a specific broker-dealer. Integrative will select appropriate broker-dealers based on a number of factors including but not limited to their transaction fees, quality of customer service, and reporting ability. Integrative relies on the broker-dealer to provide its execution services at the best prices available. Lower fees for comparable services may be available from other sources. Clients pay for any and all custodial fees in addition to the advisory fee charged by Integrative. Please note that not all Investment Advisors require their Clients direct brokerage.

1. Research and Other Soft Dollar Benefits

Integrative does not receive soft dollar benefits.

2. Brokerage for Client Referrals

Integrative does not receive Client referrals from any custodian or third party in exchange for using that broker-dealer or third party.

3. Directed Brokerage

Integrative does not allow Client directed brokerage.

Investment advisors who manage or supervise Client portfolios have a fiduciary obligation of best execution. The determination of what may constitute best execution and price in the execution of a securities transaction by a broker-dealer involves a number of considerations and is subjective. Factors affecting brokerage selection include the overall direct net economic result to the

portfolios, the efficiency with which the transaction is effected, the ability to affect the transaction where a large block is involved, the operational facilities of the broker-dealer, the value of an ongoing relationship with such broker-dealer and the financial strength and stability of the broker-dealer. The firm does not receive any portion of the trading fees.

B. Aggregating Trading for Multiple Client Accounts

When a Client authorizes discretionary management, Integrative is authorized in its discretion to aggregate purchases and sales and other transactions made for the account with purchases and sales and transactions in the same securities for other Clients of Integrative. All Clients participating in the aggregated order shall receive an average share price with all other transactions. If aggregation is not allowed or infeasible and individual transactions occur (e.g., withdrawal or liquidation requests, odd-lot trades, etc.) an account may potentially be assessed higher costs or less favorable prices than those where aggregation has occurred. Integrative will always attempt to aggregate orders whenever it has the opportunity to do so.

Item 13 - Review of Accounts

A. Frequency and Nature of Periodic Review and Who Makes Those Reviews

Account reviews are performed at least annually by the Chief Compliance Officer of Integrative. Account reviews are performed more frequently when market conditions dictate. Reviews of Client accounts include, but are not limited to, a review of Client documented risk tolerance, adherence to account objectives, investment time horizon, and suitability criteria, reviewing target allocations of each asset class to identify if there is an opportunity for rebalancing, and reviewing accounts for tax loss harvesting opportunities.

Financial plans are updated as requested by the Client and pursuant to a new or amended agreement, Integrative suggests updating at least annually.

B. Factors That Will Trigger a Non-Periodic Review of Client Accounts

These reviews may be triggered by specific events, such as a change in your investment objectives, tax status, financial situation, market developments, and Client requests.

C. Content and Frequency of Regular Reports

Clients receive written account statements no less than quarterly for managed accounts. Account statements are issued by the Client's custodian. Client receives confirmations of each transaction in account from Custodian and an additional statement during any month in which a transaction occurs. Integrative may also send periodic or other event-inspired reports based on market or portfolio activity. Reports will generally be provided in electronic format.

Item 14 - Client Referrals and Other Compensation

A. Economic Benefits from Others

Integrative does not receive any economic benefits from external sources.

B. Compensation to Non-Advisory Personnel for Client Referrals

Integrative does not compensate for Client referrals.

IARs of Integrative may also be licensed insurance agents. Your IAR will receive economic benefits from third parties when your IAR, acting in the capacity of an insurance agent, sells insurance

products and services to you. These benefits include, but are not limited to, commission-based and other cash compensation, travel expenses, reimbursement for marketing costs, training and education, and personal loans.

Item 15 – Custody

All assets are held at qualified custodians, which means the custodians provide account statements directly to Clients at least quarterly. Clients are urged to compare the account statements received directly from their custodians to any documentation or reports prepared by Integrative.

Integrative is deemed to have limited custody solely because advisory fees are directly deducted from Client's accounts by the custodian on behalf of Integrative. Integrative will obtain written authorization from Client to allow for such deductions.

Integrative is not affiliated with the custodian. The custodian does not supervise Integrative, its employees or activities.

Item 16 – Investment Discretion

If applicable, Client will authorize Integrative discretionary authority, via the Advisory Agreement, to determine, without obtaining specific Client consent, the securities to be bought or sold, and the amount of the securities to be bought or sold. If applicable, Client will authorize Integrative discretionary authority to execute selected investment program transactions as stated within the Investment Advisory Agreement.

Integrative allows Clients to place certain restrictions, as outlined in the Client's Investment Policy Statement or similar document. Such restrictions could include only allowing purchases of socially conscious investments. These restrictions must be provided to Integrative in writing.

The Client approves the custodian to be used, and the commission rates paid to the custodian. Integrative does not receive any portion of the transaction fees or commissions paid by the Client to the custodian.

Item 17 – Voting Client Securities

Clients will receive proxy voting information directly from the issuer and/or custodian of the security. Clients will not receive any such proxy voting material from Integrative. When assistance on voting proxies is requested by the Client, Integrative will provide recommendations to the Client. However, Integrative will not have authority to vote proxies on behalf of the Client. If in the future Integrative obtains authority to vote proxies, this Brochure will be appropriately amended. Clients may contact Integrative at 704-947-8444 or service@myintegrativeplanning.com.

Item 18 – Financial Information

A. Balance Sheet

Integrative does not require nor solicit prepayment of more than \$1,200 in fees per Client, six months or more in advance.

B. Financial Condition

At this time, neither Integrative nor its management persons have any financial conditions that are likely to reasonably impair its ability to meet contractual commitments to Clients.

C. Bankruptcy Petitions in Previous Years

Integrative has not been the subject of a bankruptcy petition in the last ten years

