

# FORM ADV Part 3: Form CRS

## Relationship Summary

DATE: August 3, 2023

### Introduction

Intrua Financial LLC (“Intrua,” “we,” “us,” “our”) is a registered investment adviser with the U.S. Securities and Exchange Commission. The services we provide are different than those of a broker-dealer, and it is important to understand the differences between the two. More information can be found at [www.investor.gov/CRS](http://www.investor.gov/CRS).

### Relationships and Services

#### What Investment Services and Advice Can You Provide Me?

We offer investment advisory services to retail investors.

Asset Management Services: We offer advice with respect to various products and types of investments. We’ll typically monitor accounts, and specific investments within accounts, on an ongoing basis to align with your investment goals. When discretionary authority is granted via execution of our investment advisory agreement, we will have the limited authority to determine the type and number of securities to be purchased or sold for your portfolio without obtaining your consent for each transaction. You’ll typically grant us discretion to buy and sell investments in your account without asking you in advance. You may limit our discretion, such as my imposing reasonable restrictions on investing in certain securities or groups of securities. For non-discretionary asset monitoring services, you make the ultimate decision regarding the purchase or sale of investments. We may provide such services through our wrap fee program. For additional information please see Form ADV Part 2A Appendix 1.

Financial Planning and Consulting Services: We will provide you with a detailed financial plan designed to achieve your stated financial goals and objectives. Financial planning services involve creating a written financial plan for you which covers mutually agreed upon topics. Financial consulting involves one time and/or ongoing meetings to discuss your financial situation, however, in limited-scope financial planning or consulting services, we won’t provide ongoing monitoring.

Our minimum account size requirement for opening an account with us is \$10,000.00.

For additional information, please see Items 4 and 7 of Part 2A and Items 4.A and 5 of Part 2A Appendix 1.

- Given my financial situation, should I choose an investment advisory service? 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?

### Fees, Costs, Conflicts, and Standard of Conduct

#### What Fees Will I Pay?

For asset management services, you will pay an annual fee based on the total assets under management. The fee is payable monthly or quarterly in arrears. Asset managers other than Intrua may charge fees in advance. For financial planning services, you will pay either an hourly fee, fixed fee, or an annual fee. Hourly fees are payable upon completion of services. Our fixed fee may be payable in advance or in arrears.

We charge an asset-based fee, which means that the more assets there are in the clients’ advisory account, the more the client will pay in fees. As such, we may have an incentive to encourage our clients to increase the assets in his or her accounts. You may pay additional fees, including custodian fees, fees related to mutual funds, and other transactional fees. Asset-based fees associated with the wrap fee program will include most transaction costs and fees to a broker-dealer that has custody of these assets, and therefore are typically higher than a typical asset-based advisory fee.



**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. For additional information regarding our fees and costs, please see Item 5 of Form ADV and Item 5 of Part 2A Appendix 1.

- 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?

### **What Are Your Legal Obligations To Me When Acting As My Investment Adviser? How Else Does Your Firm Make Money And What Conflicts Of Interest Do You Have?**

*When we 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 investment advice we provide you. Here are some examples to help you understand what this means. Our asset management fee structure gives us the incentive to encourage clients to increase their assets in his or her accounts. Custodians and other third-party managers may provide us with certain brokerage and research products and services. These products and services can assist your Financial Professional in the management of your account. However, when we do not pay for these services, which save us money, it can be considered to be a conflict of interest. We actively manage our own personal accounts while at the same time managing your accounts and other client accounts. We have procedures in place to manage and mitigate potential conflicts of interests. Some of our Financial Professionals are registered representatives of LPL Financial LLC ("LPL"), an SEC registered broker-dealer. Your Financial Professional may offer you brokerage services through LPL or investment advisory services through our Firm. Brokerage services and investment advisory services are different, and the fees we, and LPL, charge for those services are different. It is important that you understand the differences. In particular, your Financial Professional may earn additional transaction-based compensation and have additional conflicts of interest as a result of providing brokerage services through LPL. You are encouraged to learn more about LPL by reviewing <https://www.lpl.com/disclosures.html> and having a discussion with your Financial Professional. Our financial professionals may have an incentive to sell insurance products and securities for a commission or provide investment advice for additional compensation which can present a possible conflict of interest because of the potential for additional revenue.*

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

For additional information regarding potential conflicts, please see Items 5 and 10 of Part 2A and Item 9 of Part 2A Appendix 1.

### **How Do Your Financial Professionals Make Money?**

Our financial professionals are compensated based on the amount of client assets they service or revenue we earn from the financial professional's advisory services. Therefore, our financial professionals have an incentive to encourage you to increase the assets in your account.

### **Disciplinary History Do You or Your Financial Professionals Have Legal or Disciplinary History?**

Intrua does not. Visit [Investor.gov/CRS](http://Investor.gov/CRS) for a free and simple search tool to research your financial professional.

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

**Additional Information** For additional information about our services and to request a copy of the current Form ADV Part 2A, Part 2A Appendix 1 and Form ADV Part 3 Form CRS, please visit our website at [www.intrua.com](http://www.intrua.com) or call us at (713) 355-9910.

- 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?