

Introduction

Our firm, Integrated Benefits, Incorporated, is an investment adviser registered with the State of Colorado. We feel that it is important for you to understand how advisory and brokerage services and fees differ in order to determine which type of account is right for you. There are free and simple tools available to research firms and financial professionals at 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 are a registered investment adviser that offers Investment Management services through the Advisor Managed Portfolios Program and Model Portfolios Program available on the Vision 2020 Wealth Management Platform. Additionally, we offer access to the SMA and UMA Account Program available on the Vision 2020 Wealth Management Platform, which provides you with the opportunity to invest your assets across multiple investment strategies and asset classes managed by third party money managers. We also offer Retirement Income Planning for pre-retirees and recent retirees. If you open an advisory account with our firm, we'll meet with you to understand your current financial situation, existing resources, objectives, and risk tolerance. Based on what we learn, we'll recommend a portfolio of investments that is monitored at least monthly, and if necessary, rebalanced to meet your changing needs and goals. We'll offer you advice on a regular basis and contact you at least annually to discuss your portfolio. We manage accounts on a non-discretionary basis. After you sign an agreement with our firm, we're only allowed to buy and sell investments in your account after receiving your permission. You make the ultimate decision regarding the purchase or sale of investments.

We do not restrict our advice to limited types of products or investments. Our firm requires a minimum account balance of \$250,000 for clients to utilize the Advisor Managed Portfolios Program. The minimum account balance for the Model Portfolios Program is \$5,500, however, specific minimums may vary according to the model portfolio selected. The SMA and UMA Programs require minimum account balances of \$100,000 and \$50,000, respectively. *Additional information about our advisory services is in Item 4 of our Firm Brochure, which is available online at <https://adviserinfo.sec.gov/firm/brochure/112518>.*

What fees will I pay?

You will be charged an ongoing annual fee applied quarterly based on the value of the assets in your account. In any case, the maximum advisory fee charged by our firm for our services will not exceed 1.00%. This applies to clients utilizing the Advisory Managed Portfolio Program, the Model Portfolios Program, and the SMA and UMA Program available through the Vision 2020 Wealth Management Platform. The more assets you have in your advisory account, the more you will pay us. We therefore have an incentive to increase the assets in your advisory account in order to increase our fees. Our fees vary and are negotiable. The amount you pay will depend, for example, on the services you receive and the amount of assets in your account. Our firm's fees will be automatically deducted from your advisory account, which will reduce the value of your advisory account. We do not offer direct invoicing.

The custodian that holds your assets charges you a transaction fee when we buy or sell an investment for you. The custodian's transaction fees are in addition to our firm's fees for our Investment Management services offered through the Advisor Managed Portfolios Program. We also offer the Advisor Managed Portfolios Program as a wrap program, in which we pay the custodian's transaction fees charged to you. Additionally, we also pay the custodian's transaction fees for clients utilizing the Model Portfolios Program and the SMA and UMA Program. The fees for wrap fee programs are therefore higher than a typical asset-based advisory fee. You may also pay charges imposed by the custodian holding your accounts for certain investments and maintaining your account. Some investments, such as mutual funds, index funds, exchange traded funds, and variable annuities, charge additional fees that will reduce the value of your investments over time. In addition, you may have to pay fees such as "surrender charges" to sell variable annuities. In certain cases, we may select third party money managers, sub-advisers, and/or separate account managers to assist us with managing your account. If selected, they will charge you a fee, which will be described to you in their Form ADV and/or agreement. 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. *Additional information about our fees is in Item 5 of our Firm Brochure, which is available online at <https://adviserinfo.sec.gov/firm/brochure/112518>.*

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 firm’s financial professionals are registered representatives of Royal Alliance Associates, Inc. (“Royal Alliance”), an unaffiliated broker-dealer. Your financial professional may offer you brokerage services through Royal Alliance or advisory services through our firm. Brokerage and advisory services are different, and the fees our firm and Royal Alliance charge for those services are different. Registered representatives charge a transaction-based commission each time they buy or sell a security in a brokerage account. As a result, they have an incentive to trade as much as possible in order to increase their compensation. Our firm’s financial professionals are also investment advisor representatives of Royal Alliance. Our firm’s financial professionals include licensed insurance agents who sell insurance products for a commission. They have an incentive to recommend insurance products to you in order to increase their compensation.

For our wrap services, we pay the custodian’s transaction fees charged to you. As a result, we have an incentive to decrease trading activity in order to decrease the custodial transaction charges in order to increase our compensation. *Additional information about our conflicts of interest is in Item 10 of our Firm Brochure, which is available online at <https://adviserinfo.sec.gov/firm/brochure/112518>.*

How do your financial professionals make money?

Our financial professionals are compensated based on the revenue our firm earns from their advisory services or recommendations, the amount of client assets they service, and the time and complexity required to meet a client’s needs. In addition, they are compensated based on the type of product sold and/or product sales commissions.

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

No, our firm and financial professionals do not have any legal and disciplinary history to disclose. Visit Investor.gov/CRS for a free and simple search tool to research our firm and our financial professionals.

Additional Information

You can find additional information about our firm’s investment advisory services on the SEC’s website at www.adviserinfo.sec.gov by searching CRD #112518. You may also contact our firm at (970) 379-5215 to request a copy of this relationship summary and other up-to-date information.

Questions to Ask Us:

- 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 those qualifications mean?
- Help me understand how these fees and costs may 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?
- How might your conflicts of interest affect me, and how will you address them?
- As a financial professional, do you have any disciplinary history?
- For what type of conduct?
- 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?