

INTEGRAL FINANCIAL LLC

CUSTOMER RELATIONSHIP SUMMARY

October 2020

INTRODUCTION

Integral Financial LLC (INTEGRAL), is a full service broker-dealer registered with the United States Securities and Exchange Commission (SEC) pursuant to the Securities Exchange Act of 1934, a member of the Financial Industry Regulatory Authority, and a member of the Securities Investor Protection Corporation.

INTEGRAL provides brokerage services to retail investors like you as a broker dealer. Note that free and simple tools are available at <https://www.investor.gov/CRS>, which also provides educational materials about broker-dealers, investment advisers, and investing.

WHAT BROKERAGE SERVICES CAN YOU GET?

INTEGRAL and its financial professionals can provide you brokerage services and your financial professional has the appropriate license. If you choose to hire INTEGRAL and your financial professional to provide the services, INTEGRAL will establish one or more accounts for you such as Individual, Joint Tenants with Rights of Survivorship (JTWROS), Trust, Traditional IRA, Roth IRA, SEP IRA and Health Savings Account (HSA), etc.

If you hire INTEGRAL to provide brokerage services, INTEGRAL provides the following:

- INTEGRAL provides brokerage services as a broker-dealer, which is selling and buying securities such as stocks, options, fixed income products and mutual funds, etc.;
- Upon request, your financial professional will recommend that you buy, sell or hold securities;

Your account may be invested in a variety of securities including stocks, bonds, mutual funds, exchange-traded funds and other publicly-traded securities. You are not able to invest in every fund available in the marketplace. However, INTEGRAL makes available several hundred mutual funds and exchange traded funds in which you may invest.

WHAT FEES WILL YOU PAY?

Commissions/Mark-Ups/Mark-Downs: A commission is dollar amount INTEGRAL receives each time it buys or sells a security other than a mutual fund when INTEGRAL acts as your agent. These fees are paid from your account. A mark-up is the difference between what INTEGRAL charges you for the security and the value of the security when INTEGRAL sells you a security. A mark-down is the difference between the price INTEGRAL pays you for the security and the value of the security when INTEGRAL purchases the security from you.

Loads and Contingent Deferred Sales Charges: A dollar amount INTEGRAL receives each time it purchases or redeems a mutual fund share. These fees reduce the amount of shares you receive when you purchase a fund's shares and reduce the number of shares you receive when you redeem the fund's shares.

Other Mutual Funds Fess: The "12b-1 fees" are fees paid by the mutual funds to INTEGRAL for selling the funds. The mutual funds also pay INTEGRAL "shareholder servicing fees" and "sub-transfer agent fees" for the provision of other services. All of these fees are based upon a percentage of the INTEGRAL client assets invested in the mutual funds. These fees are not paid from your account, but rather are paid from the mutual fund. The result of such fees is that the value of fund shares held in your account decreases.

Other Fees: INTEGRAL will charge fees for a number of services it provides that are apart from the brokerage we describe above. For example, we charge fees for maintenance of certain accounts, like individual retirement accounts, and to process certain kinds of transactions, like account withdrawals and transfers.

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.

WHAT ARE INTEGRAL' LEGAL OBLIGATIONS TO YOU WHEN PROVIDING RECOMMENDATIONS AS YOUR BROKER-DEALER? HOW DO INTEGRAL AND YOUR FINANCIAL PROFESSIONALS MAKE MONEY AND WHAT CONFLICTS OF INTEREST YOU MAY HAVE?

When we provide you with a recommendation as your broker dealer, 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 may create some conflicts with your interests. You should understand and ask us about these conflicts because they can affect your investment decisions.

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The following are some examples of the conflicts of your interests:

Your financial professional receives a percentage of the fee revenue he or she generates for INTEGRAL. Fee revenue includes commissions, loads, contingent deferred sale charges and 12b-1 fees when your financial professional provides brokerage services.

The percentage of revenue paid to your financial professional increases if he or she hits certain revenue thresholds. He or she may charge more fees for certain securities, strategies, products or services due to the time and complexity involved in recommending or providing such securities, strategies, products or services. Therefore, your financial professional has an incentive to encourage you to buy and sell securities more frequently in order to increase their compensation.

Your financial professional also has an incentive to encourage you to move your account from another firm to INTEGRAL or from your retirement plan to INTEGRAL in order to increase INTEGRAL or his/her own compensation.

INTEGRAL may recommend that you purchase securities INTEGRAL owns and INTEGRAL may recommend that it buy securities that you own. Such transaction is called "principal transactions". INTEGRAL has an incentive to sell securities to you at a higher price that it could get from a person who is not an INTEGRAL customer. INTEGRAL also has an incentive to purchase securities from you at a price lower than it could get from a person who is not an INTEGRAL customer.

INTEGRAL may only makes available to retail investors mutual funds that pay shareholder servicing fees and sub-transfer agent fees. INTEGRAL has an incentive to limit the mutual funds INTEGRAL may recommend or in which we may invest to those mutual funds willing to make such payments.

INTEGRAL enters into agreements with investment managers or sponsor of investments that pay us a portion of their revenue. INTEGRAL has an incentive to limit the managers and investment sponsors available to you (or to recommend such managers and sponsors) to those who enter into such agreements.

DOES INTEGRAL OR YOUR FINANCIAL PROFESSIONALS HAVE LEGAL OR DISCIPLINARY HISTORY?

Yes. Our Firm and some of our financial professionals have disciplinary History.

You can go to <https://www.investor.gov/CRS> and <https://brokercheck.finra.org/> to research INTEGRAL and your financial professionals for more details.

ADDITIONAL INFORMATION

You can find additional information about the services we provide, fees you pay, and conflicts of interest in INTEGRAL's Brokerage Services Disclosure Brochure and INTEGRAL's Client Information Brochure. Your financial professional will provide you a copy or visit our website at www.infi.biz. You may also call 408-996-1118 to request up-to-date information.

QUESTIONS YOU MAY WANT TO ASK INTEGRAL'S FINANCIAL PROFESSIONAL:

- ✓ **Who is my primary contact person? Is he or she a representative of a broker-dealer? Who can I talk to if I have concerns about how this person is treating me?**
- ✓ **Given my financial situation, should I choose a brokerage service? Why or why not?**
- ✓ **How will you choose investments to recommend to me?**
- ✓ **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 kind of conflict of interests may affect me, and how will you address them?**
- ✓ **What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?**
- ✓ **As a broker-dealer and financial professional, do you have any disciplinary History? For what type of conduct?**