Client Relationship Summary (Form CRS)
March 31, 2026

Integrated Advisors Network, LLC ("Integrated" or "the Adviser") is an investment adviser registered with the U.S. Securities and Exchange Commission ("SEC"). Investment advisory and brokerage services and fees differ; therefore, it is important for you to understand the differences. You should carefully consider which types of accounts and services are right for you. Free and simple tools are available to research firms and financial professionals at www.investor.gov/CRS which also provides educational materials about broker-dealers, investment advisers, and investing.

WHAT INVESTMENT SERVICES AND ADVICE CAN YOU PROVIDE TO ME?

The Adviser principally provides discretionary investment advisory services through a network of independently operated groups of Investment Adviser Representatives ("IAR's") where the Adviser has full authority to make purchase and sales decisions on your behalf. Also, on more than an occasional basis, the Adviser may furnish advice to clients on matters not involving securities, such as financial planning matters or consulting services. While each IAR provides some or all of the services listed in this document, the specific services, fee schedules, and other related information for each IAR is detailed in each IAR's form ADV part 2A.

Investment Management: As part of the investment management service, numerous aspects of the client's financial affairs are reviewed, realistic and measurable goals are set, and objectives to reach those goals are defined. As goals and objectives change over time, suggestions are made and implemented on an ongoing basis. The Adviser periodically reviews a client's financial situation and portfolio through regular contact with the client, which often includes an annual meeting with the client. The Adviser makes use of portfolio rebalancing software to maintain client allocations according to the Investment Policy Statement in effect. Investments may include equities (stocks), warrants, corporate debt securities, investment company securities (variable life insurance, variable annuities, and mutual funds shares), exchange-traded funds and notes, and U.S. government securities.

Financial Planning Services: The financial plan may include, but is not limited to: a net worth statement; a cash flow statement; a review of investment accounts, including reviewing asset allocation and providing repositioning recommendations; strategic tax planning; a review of retirement accounts and plans including recommendations; are view of insurance policies and recommendations for changes, if necessary; one or more retirement scenarios; estate planning review and recommendations; and education planning with funding recommendations.

Consulting Services: The Adviser may provide consulting services on a project basis, and could include cash flow analysis, retirement planning, estate planning analysis, benefits consulting and insurance analysis, or similar services based on the client's needs. Once the general consulting project is complete, we do not commit to providing ongoing monitoring of your assets that are not managed by the Adviser.

FOR ADDITIONAL INFORMATION, please see our Form ADV Part 2A brochure Items 4, 7, and 8. Additional information about our wrap fee programs is available on our financial professionals Wrap Brochure, if applicable.

Questions to ask our Financial Professionals:

- *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?*

WHAT FEES WILL I PAY?

Fees and costs affect the value of your account over time. The following is a general outline of the fees and costs you will pay for advisory services. Please refer to the ADV part 2A for the details for a specific Investment Adviser Representative. The Adviser bases its fees on a percentage of assets undermanagement. The Adviser fee for investment management services is based on a percentage of the client's assets that are managed up to 2.50%. The Adviser's fee may be negotiable, depending on individual client circumstances. For our financial planning services, we may charge you an hourly fee or a fixed rate depending on your preference and the complexity of your circumstances and the level of work required. Some of our financial professionals offer consulting services at either a fixed rate or fees based on assets under advisements.

Other Fees and Costs

You will likely incur additional fees from brokerages, custodians, administrators, and other service providers, as appropriate. These fees are incurred as a result of managing a client account and are charged by the service provider. The amount and nature of these fees are based on the service provider's fee schedule(s) at the provider's sole discretion. Some investments (such as mutual funds and variable annuities) impose additional fees that will reduce the value of your investment over time. These fees are separate and distinct from any fees charged by the Adviser. All trading and custody costs are included in the management fee under our Wrap program, which therefore may be 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 the amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying.

Questions to ask our Financial Professionals:

- *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?*

FOR ADDITIONAL INFORMATION, please see our Form ADV Part 2A brochure Items 5, 10, and 14 and our Wrap Brochure.

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 Financial Professionals who earn asset-based fees have an incentive to maximize the amount of money you invest with us. Since fees charged are a percentage of your account, the larger your account value the more in fees we earn. Additionally, some of our associated persons may sell insurance products to advisory clients. Certain associated persons may also be registered representatives of an unaffiliated broker-dealer, and they may offer you brokerage services through the unaffiliated broker-dealer or advisory services through our firm. Brokerage and advisory 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, be advised that under these circumstances, there is the potential for more frequent trading in order to increase their compensation.

FOR ADDITIONAL INFORMATION, please see our Form ADV Part 2A brochure Items 4, 5, 8, 10, 11, 12, and 14 and our Wrap Brochure.

Questions to ask our Financial Professionals:

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

HOW DO YOUR FINANCIAL PROFESSIONALS MAKE MONEY?

Our financial professionals are compensated based on the amount of client assets they service. The fees charged to you can vary from fees charged to other clients based on the amount of assets managed by your financial professional, or the time and complexity needed to meet your needs. Our financial professionals are compensated based on the time and complexity required to meet a client's needs. The Adviser may receive certain benefits from the recommended broker-dealer/custodians. These benefits do not depend on the number of transactions we direct to the broker-dealer/custodian. Additional information about compensation arrangements for our Financial Professionals and related conflicts of interest are found in our Form(s) ADV 2B.

DO YOU OR YOUR FINANCIAL PROFESSIONALS HAVE A LEGAL OR DISCIPLINARY HISTORY?

Yes, Integrated Advisors Network, LLC, and some of our Financial Professionals have legal and/or disciplinary histories. Please visit Investor.gov/CRS for a free search tool to research our firm and financial professionals.

Questions to ask our Financial Professionals:

- *Do you or your financial professionals have any disciplinary history? For what type of conduct?*

HOW DO I GET ADDITIONAL INFORMATION ABOUT YOUR FIRM AND SERVICES?

Additional information about our investment advisory services, our firm and our Financial Professionals can be found on our website at integratedadvisorsnetwork.com or by calling us at (855) 729-4222 to request up-to-date information and to request a copy of the relationship summary. Our Form ADV brochure can be viewed on **www.adviserinfo.sec.gov/IAPD**.

Questions to ask our Financial Professionals:

- *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?*