
Form ADV Part 2

Item 1 – Cover Page

Integrity Wealth Management, LLC
190 Bares Run Drive, Loveland, OH 45140
(513) 633-8370
www.iwmcfp.net
February 19, 2016

This Brochure provides information about the qualifications and business practices of Integrity Wealth Management, LLC. If you have any questions about the contents of this Brochure, please contact us at (513) 289-6946 or email us at info@iwmcfp.net. The information in this Brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority.

Integrity Wealth Management, LLC is a registered investment adviser. Registration of an Investment Adviser does not imply any level of skill or training. The oral and written communications of an Adviser provide you with information that you can use to decide whether to hire or retain an Adviser.

Additional information about Integrity Wealth Management, LLC also is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 – Material Changes

On July 28, 2010, the United State Securities and Exchange Commission published “Amendments to Form ADV” which amends the disclosure document that we provide to clients as required by SEC Rules. This IWM Brochure was prepared according to the SEC’s new requirements and rules. This document contains updates to the IWM Brochure dated July 17, 2015.

This Item will discuss specific material changes that are made to the Brochure and provide clients with a summary of such changes. We also reference the date of our last annual update of our brochure.

This particular amendment serves as the annual update.

Pursuant to the Administrative Code of the State of Ohio, Department of Commerce, Division of Securities, we will offer our Form ADV, Part 2A to our clients annually. Form ADV Part 2B is attached to Form ADV Part 2A. We will further provide you with a new Brochure as necessary based on changes or new information, at any time, without charge.

Currently, our Brochure may be requested by contacting Janet S. Zorko, Chief Compliance Officer at (513) 289-6946 or info@iwmcfp.net. Our Brochure is also available on our web site www.iwmcfp.net. All copies are free of charge.

Additional information about IWM is also available via the SEC’s web site www.adviserinfo.sec.gov. The SEC’s web site also provides information about any persons affiliated with Integrity Wealth Management, LLC who are registered, or are required to be registered, as investment adviser representatives of Integrity Wealth Management, LLC.

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Item 4 – Advisory Business

Integrity Wealth Management, LLC (IWM) was founded in 2003 and is owned by Stephen G. Zorko. IWM provides comprehensive financial planning and specializes in investment advisory services. At the end of 2015, IWM had \$18.8M of discretionary assets under management and \$0.0M non-discretionary assets under management.

Financial planning includes investment, tax, insurance, education, retirement and estate planning. Financial planning services may include consultations and/or written plans which analyze a client's financial situation and recommendations on strategies and methods of implementing the strategies.

IWM's investment management service consists of management of client portfolios. The portfolios are managed using an asset allocation model that takes into account the client's age, risk tolerance, financial condition and financial goals. The results of this activity are detailed portfolios with recommendations of specific securities for each asset class and subclass. This service is provided to all IWM clients and the fees for these services are listed in Item 5. IWM does not have a minimum portfolio size requirement.

IWM also provides qualified plan consulting services to employer plan sponsors on a one-time or ongoing basis. Generally, such retirement plan consulting services consist of assisting employer plan sponsors in establishing, monitoring and reviewing their company's participant-directed retirement plan.

As the needs of the plan sponsor dictate, areas of advising, consistent with the objectives, written guidelines and/or investment objectives set forth in the written investment policy statement ("IPS") adopted by the client could include: plan investment options, asset allocation, plan structure, and participant education.

All retirement plan consulting services shall be in compliance with the applicable state law(s) regulating retirement plan consulting services. This applies to client accounts that are governed by the Employee Retirement Income Security Act of 1974, as amended ("ERISA").

We acknowledge that we are a fiduciary within the meaning of Section 3(21) of ERISA with respect to the provision of services that would be described in a Retirement Plan Consulting Agreement.

Item 5 – Fees and Compensation

IWM manages client investments on a discretionary basis for a percentage of the assets under management. IWM's fee structure is listed in the table below. Fees are negotiable depending on the size and complexity of a client's account.

Assets Under Management	Maximum Fee per Annum for Investment Balances (Equities, Fixed Income and Alternative Investments)	Maximum Fee per Annum for Cash Balances (Money Markets)
\$1,500,001 and Above	0.80%	0.20%
\$1,000,001 to \$1,500,000	0.90%	0.20%
\$500,001 to \$1,000,000	1.00%	0.20%
\$1 to \$500,000	1.10%	0.20%

IWM computes assets under management at the end of each quarter in the calendar year. IWM uses month end balances in the clients' accounts to compute the average monthly account balances. Fees are billed in arrears 15-30 days after the end of each quarter.

The specific manner in which fees are billed by IWM is established in a client's written agreement with IWM. Clients may elect to be billed directly for fees or to authorize IWM to directly debit fees from client accounts. Accounts initiated or terminated during a quarter will be charged a prorated fee. Clients may terminate their Investment Advisory Agreements at any time and without penalty.

IWM's fees are exclusive of brokerage commissions, transaction fees, and other related costs and expenses which shall be incurred by the client. Clients may incur certain charges imposed by custodians, brokers, third party investment and other third parties such as fees charged by managers, custodial fees, deferred sales charges, odd-lot differentials, transfer taxes, wire transfer and electronic fund fees, and other fees and taxes on brokerage accounts and securities transactions. Mutual funds and exchange traded funds also charge internal management fees, which are disclosed in a fund's prospectus.

Such charges, fees and commissions are exclusive of and in addition to IWM's fee, and IWM shall not receive any portion of these commissions, fees, and costs.

IWM's fee structure for consulting services to employer plan sponsors of qualified plans is determined by the scope of services and the size of the plan. These fees may be hourly fees and/or a fee based on the assets under management. The fee structure is negotiated on a case by case basis with the employer plan sponsor.

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

IWM does not charge any performance-based fees (fees based on a share of capital gains on or capital appreciation of the assets of a client).

Item 7 – Types of Clients

IWM provides portfolio management services to individuals, high net worth individuals, corporate pension and profit-sharing plans, Taft-Hartley plans, charitable institutions, foundations, endowments and trust programs. IWM does not require account minimums.

Item 8 – Methods of Analysis, Investment Strategies and Risk of Loss

The investment strategies that IWM employs are generally based on asset allocation models. The models account for the client's age, time horizon, financial condition, risk tolerance and investment goals. Types of investments used include equity securities (exchange listed securities, securities traded over-the-counter and foreign issuers), corporate debt securities, CD's, municipal securities, investment company securities (variable life insurance, variable annuities and mutual fund shares), U.S. government securities, options contracts (securities and commodities) and partnership interests (real estate and oil & gas).

IWM selects securities based on fundamental and technical analysis. Sources of research include financial newspapers and magazines, independent research materials, corporate rating services, annual reports, prospectuses and filings with the SEC.

Investment strategies utilize both long term and short term purchases. Option writing (covered options, uncovered options and spreading strategies) may be used to generate income for clients and protect against risk of loss.

Each investment type (securities, options contracts and partnership interests) has inherent risks and involves risk of loss that clients should be prepared to bear.

Item 9 – Disciplinary Information

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of IWM or the integrity of IWM’s management. Neither IWM nor any of its management personnel have been involved in any legal or disciplinary events. IWM has no information applicable to this Item.

Item 10 – Other Financial Industry Activities and Affiliations

Stephen G. Zorko is engaged in a profession other than providing financial planning and investment advice. He is the President of Guidant Aero, LLC, an aerospace materials consulting firm. His engagement in Guidant Aero, LLC is part time and the majority of his time is devoted to IWM.

Item 11 – Code of Ethics

IWM has adopted the Code of Ethics developed by the Financial Planning Association. This Code applies to all personnel of the firm. The Code of Ethics describes IWM’s high standard of business conduct and fiduciary duty to its clients. The Code of Ethics includes provisions relating to the confidentiality of client information, a prohibition on insider trading, a prohibition of rumor mongering, restrictions on the acceptance of significant gifts and the reporting of certain gifts and business entertainment items, and personal securities trading procedures, among other things. All supervised persons at IWM must acknowledge the terms of the Code of Ethics annually, or as amended.

IWM anticipates that, in appropriate circumstances, consistent with clients’ investment objectives, it will cause accounts over which IWM has management authority to effect, and will recommend to investment advisory clients or prospective clients, the purchase or sale of securities in which IWM, its affiliates and/or clients, directly or indirectly, have a position of interest. IWM’s employees and persons associated with IWM are required to follow IWM’s Code of Ethics. Subject to satisfying this policy and applicable laws, officers, directors and

employees of IWM and its affiliates may trade for their own accounts in securities which are recommended to and/or purchased for IWM's clients. The Code of Ethics is designed to assure that the personal securities transactions, activities and interests of the employees of IWM will not interfere with (i) making decisions in the best interest of advisory clients and (ii) implementing such decisions while, at the same time, allowing employees to invest for their own accounts. Under the Code certain classes of securities have been designated as exempt transactions, based upon a determination that these would materially not interfere with the best interest of IWM's clients. In addition, the Code requires pre-clearance of many transactions, and restricts trading in close proximity to client trading activity. Nonetheless, because the Code of Ethics in some circumstances would permit employees to invest in the same securities as clients, there is a possibility that employees might benefit from market activity by a client in a security held by an employee. Employee trading is continually monitored under the Code of Ethics, and to reasonably prevent conflicts of interest between IWM and its clients.

Certain affiliated accounts may trade in the same securities with client accounts on an aggregated basis when consistent with IWM's obligation of best execution. In such circumstances, the affiliated and client accounts will share commission costs equally and receive securities at a total average price. IWM will retain records of the trade order (specifying each participating account) and its allocation, which will be completed prior to the entry of the aggregated order. Completed orders will be allocated as specified in the initial trade order. Partially filled orders will be allocated on a pro rata basis. Any exceptions will be explained on the Order.

IWM's clients or prospective clients may request a copy of the firm's Code of Ethics by contacting Janet S. Zorko.

It is IWM's policy that the firm will not affect any principal or agency cross securities transactions for client accounts. IWM will not cross trade between client accounts. Principal transactions are generally defined as transactions where an adviser, acting as principal for its own account or the account of an affiliated broker-dealer, buys from or sells any security to any advisory client. A principal transaction may also be deemed to have occurred if a security is crossed between an affiliated hedge fund and another client account. An agency cross transaction is defined as a transaction where a person acts as an investment adviser in relation to a transaction in which the investment adviser, or any person controlled by or under common control with the investment adviser, acts as broker for both the advisory client and for another person on the other side of the transaction. Agency cross transactions may

arise where an adviser is dually registered as a broker-dealer or has an affiliated broker-dealer.

Item 12 – Brokerage Practices

IWM recommends broker-dealers for client transactions based on the reasonableness of their trading costs and receiving the most favorable execution of client transactions. IWM does not receive any Soft Dollar Benefits which are defined as research or other products and services that are in connection with client securities transactions. IWM does not receive referrals or have any conflict of interest as a result of recommending broker-dealers.

IWM recommends Fidelity Investments as a broker-dealer for its clients based on Fidelity's trading costs, execution and overall service. IWM's clients are free to select a broker-dealer of their choice.

Item 13 – Review of Accounts

Managed accounts are reviewed daily. Financial planning accounts are reviewed annually. The calendar is the triggering factor. Where applicable, accounts at other money managers are reviewed when IWM receives their statements, usually quarterly. Stephen G. Zorko and Janet S. Zorko review all client accounts. The review of client accounts is performed on a portfolio analysis basis. If the review identifies changes needed for the accounts to conform to the client's investment policy statement, the review findings and proposed actions will be documented and submitted to the client.

Item 14 – Client Referrals and Other Compensation

IWM does not receive any economic benefit from anyone who is not a client for providing investment advice or other advisory services to our clients.

IWM or any related persons do not, directly or indirectly, compensate any person for client referrals.

Item 15 – Custody

IWM takes custody of client accounts only to the extent that IWM has the ability to deduct fees directly from client accounts. IWM does not otherwise take custody of client funds or securities. Clients will receive at least quarterly statements from the broker-dealer or other qualified custodian that holds and maintains client’s investment assets. IWM urges clients to carefully review such statements and compare such official custodial records to the account reports that IWM may provide to you. IWM’s reports may vary from custodial statements based on accounting procedures, reporting dates, or valuation methodologies of certain securities.

Item 16 – Investment Discretion

IWM usually receives discretionary authority from the client at the outset of an advisory relationship to select the identity and amount of securities to be bought or sold. In all cases, however, such discretion is to be exercised in a manner consistent with the stated investment objectives for the particular client account.

When selecting securities and determining amounts, IWM observes the investment policies, limitations and restrictions of the clients for which it advises. For registered investment companies, IWM’s authority to trade securities may also be limited by certain federal securities and tax laws that require diversification of investments and favor the holding of investments once made. Investment guidelines and restrictions must be provided to IWM in writing.

Item 17 – Voting Client Securities

As a matter of firm policy and practice, IWM does not have any authority to and does not vote proxies on behalf of advisory clients. Clients retain the responsibility for receiving and voting proxies for any and all securities maintained in client portfolios. IWM may provide advice to clients regarding the clients’ voting of proxies.

Item 18 – Financial Information

IWM does not solicit or require prepayment of fees from its clients. Registered investment advisers are required in this Item to provide you with certain financial information or disclosures about IWM’s financial condition. IWM has no financial commitments that impair its ability to meet contractual and fiduciary commitments to clients, and has not been the subject of a bankruptcy proceeding.

Item 19 – Requirements for State-Registered Advisers

IWM requires that individuals from the firm that are involved in determining or giving of investment advice to clients have a minimum of a Bachelor's degree, a Series 65 license and a minimum of 3 years of experience in the financial planning or investment advisory industries.

The principal executive officers and management persons of IWM are as follows:

- Stephen G. Zorko, Managing Director
- Janet S. Zorko, Chief Compliance Officer

The formal education and business background of these individuals are detailed in their Form ADV Part 2B which are attached to this document.

Form ADV Part 2B for Stephen G. Zorko

Item 1- Cover Page

Stephen G. Zorko

Integrity Wealth Management, LLC

190 Bares Run Drive, Loveland, OH 45140

(513) 633-8370

February 19, 2016

This Brochure Supplement provides information about Stephen G. Zorko that supplements the Integrity Wealth Management, LLC Brochure. You should have received a copy of that Brochure. Please contact Janet S. Zorko if you did not receive Integrity Wealth Management's Brochure or if you have any questions about the contents of this supplement.

Additional information about Stephen G. Zorko is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2- Educational Background and Business Experience

Zorko, Stephen Gerard

- 2003 – Current, Managing Director & Investment Advisor Representative, Integrity Wealth Management, LLC
- 2015 – Current, President, Guidant Aero, LLC
- 2005 – 2015, Commercial Executive/Director of Sales, Rings Division, Alcoa (Alcoa acquired the former Firth Rixson, Ltd in November of 2014)
- 2007, Certified Financial Planner, CFP®, Minimum Qualifications Include:
 - Education Requirement – Complete college or university-level coursework through a program registered with CFP Board
 - CFP Exam Requirement – Pass CFP Certification Exam
 - Experience Requirement – Requirement can be satisfied with the 3 Year Option (6,000 hours) or 2 Year Apprenticeship Option (4,000 hours)
 - Ethics Requirement – Adhere to CFP Board’s Standards of Professional Conduct
- 2005, Financial Planning Certificate, Kaplan University
- 2004, Series 65 License, NASD, Minimum Qualifications Include:
 - Complete Form U-10 and Pass Series 65 Uniform Investment Advisor Law Exam
- 2001 – 2005, Executive Vice President of Spectrum Metals, Inc.
- 1999, Executive Program, University of Cincinnati
- 1996 – 2001, President, Polymet Corp.
- 1992 – 1996, Vice President & General Manager, Interturbine
- 1985 – 1992, Manager of Shop Operations, GE Aviation
- 1988, M.S. Mechanical Engineering, University of Cincinnati

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- 1985, B.S. Welding Engineering, The Ohio State University
 - 1980 – 1987, Flight Operations Coordinator, Attack Helicopter Troop, US Army, OHNG
 - 1977, Eagle Scout, Boy Scouts of America
 - 1976 – 1980, St. Edwards High School
 - Born in 1962

Item 3- Disciplinary Information

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. Stephen G. Zorko has not been involved in any legal or disciplinary events.

Item 4- Other Business Activities

Stephen G. Zorko is not actively engaged in any other investment-related business or occupation. IWM is fee based and the sole source of income is from client fees. Stephen does not receive any fees, commissions, bonuses or other compensation based on the sale of securities or other investment products. Commissions paid by IWM's clients to complete trades with Fidelity Investments are paid entirely to Fidelity Investments. The compensation structure ensures that no material conflicts of interest exist and Stephen is able to recommend investments that are in the best interests of clients.

Stephen G. Zorko is engaged in a profession other than providing financial planning and investment advice. He is the President of Guidant Aero, LLC, an aerospace materials consulting firm. His engagement in Guidant Aero, LLC is part time and the balance of his time is devoted to IWM.

Item 5- Additional Compensation

Integrity Wealth Management is the only firm for which Stephen G. Zorko provides advisory services and does not receive economic benefits from any other firm.

Item 6 - Supervision

Stephen G. Zorko's activities are supervised by Janet S. Zorko, the Chief Compliance Officer of Integrity Wealth Management. Janet S. Zorko can be reached at (513) 289-6946.

Item 7- Requirements for State-Registered Advisers

Stephen G. Zorko has not been subject to an award or otherwise found liable in an arbitration claim alleging any damages.

Stephen G. Zorko has not been subject to an award or otherwise found liable in any civil, self-regulatory organization or administrative proceeding.

Stephen G. Zorko has not been the subject of a bankruptcy petition.

Form ADV Part 2B for Janet S. Zorko

Item 1- Cover Page

Janet S. Zorko

Integrity Wealth Management, LLC

190 Bares Run Drive, Loveland, OH 45140

(513) 633-8370

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This Brochure Supplement provides information about Janet S. Zorko that supplements the Integrity Wealth Management, LLC Brochure. You should have received a copy of that Brochure. Please contact Janet S. Zorko if you did not receive Integrity Wealth Management's Brochure or if you have any questions about the contents of this supplement.

Additional information about Janet S. Zorko is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2- Educational Background and Business Experience

Zorko, Janet Susanne

- 2004 – Current, Chief Compliance Officer & Investment Advisor Representative, Integrity Wealth Management
- 2004, Series 65 License, NASD, Minimum Qualifications Include:
 - Complete Form U-10 and Pass Series 65 Uniform Investment Advisor Law Exam
- 2006 – Current, Chairperson, St. Columban Parish Prayer Chain
- 2006 – Current, Lead Volunteer, Loveland Inter Faith Effort
- 2005 – Current, Owner, Integrity Realty Management
- 1997 – 2006, Volunteer, St. Columban Parish
- 1993 – 1994, Ways & Means Committee Chairperson, St. John’s Catholic Community
- 1992 – 1995, Pro-Life Chairperson, St. John’s Catholic Community
- 1984 – 1990, Account Manager, Adia Personnel Services
- 1984, B.A. Business Administration, Xavier University
- 1980, Mt. Notre Dame High School
- Born in 1962

Item 3- Disciplinary Information

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. Janet S. Zorko has not been involved in any legal or disciplinary events.

Item 4- Other Business Activities

Janet S. Zorko is not actively engaged in any other investment-related business or occupation. IWM is fee based and the sole source of income is from client fees. Janet does not receive any

fees, commissions, bonuses or other compensation based on the sale of securities or other investment products. Commissions paid by IWM's clients to complete trades with Fidelity Investments are paid entirely to Fidelity Investments. The compensation structure ensures that no material conflicts of interest exist and Janet is able to recommend investments that are in the best interests of clients.

Janet S. Zorko's primary profession is that of providing financial planning and investment advice through IWM. In addition to her employment with IWM, she owns Integrity Realty Management, LLC. This position is part-time and does not detract from her ability to perform her duties at Integrity Wealth Management, LLC.

Item 5- Additional Compensation

Integrity Wealth Management is the only firm for which Janet S. Zorko provides advisory services and does not receive economic benefits from any other firm.

Item 6 - Supervision

Janet S. Zorko's activities are supervised by Stephen G. Zorko, the President of Integrity Wealth Management. Stephen G. Zorko can be reached at (513) 633-8370.

Item 7- Requirements for State-Registered Advisers

Janet S. Zorko has not been subject to an award or otherwise found liable in an arbitration claim alleging any damages.

Janet S. Zorko has not been subject to an award or otherwise found liable in any civil, self-regulatory organization or administrative proceeding.

Janet S. Zorko has not been the subject of a bankruptcy petition.