

Part 2A of Form ADV

Integrated Financial Coaching and Planning, LLC

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February 25, 2024

This brochure provides information about the qualifications and business practices of **Integrated Financial Coaching and Planning, LLC ("Integrated")**. If you have any questions about the contents of this brochure, please contact us at 828.222.3588 or at anne@integratedfcp.com. 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.

Integrated 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 about which you determine to hire or retain an Adviser.

Additional information about Integrated can be found on the SEC's website at www.adviserinfo.sec.gov.

Item 2 – Material Changes

Annual Update

When material changes occur, the Firm will amend this Disclosure Brochure to reflect the changes. We will provide a copy of the new Disclosure Brochure or a Summary of Material Changes along with an offer of a complete Disclosure Brochure if a material change occurs in the Firm's business practices. We will further provide you with a new Brochure as necessary based on changes or new information, at any time, without charge.

Material Changes since the Last Update

Since the Firm's last Brochure of January 27, 2023, there have been no material changes.

Full Brochure Available

You may view the current Disclosure Brochure online at any time at the SEC's Investment Adviser Public Disclosure website: www.adviserinfo.sec.gov. You may also request a copy of this Disclosure Brochure at any time by contacting the Firm at 828.222.3588 or via email at anne@integratedfcp.com.

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Firm Information

Integrated Financial Coaching and Planning, LLC (“Integrated”), is a fee-only investment advisory firm organized as a Limited Liability Company under the laws of the State of North Carolina. Integrated was founded in October of 2022 and is solely owned and operated by Anne McFarland, Founder, Principal, and Managing Member.

Advisory Services Offered

Integrated offers financial planning and investment management services, and financial coaching services to individuals and families (each referred to as a “Client”). The following describes Integrated’s engagements with its clients.

When Integrated provides investment advice to you regarding your retirement plan account or individual retirement account, we are fiduciaries within the meaning of Title I of the Employee Retirement Income Security Act and/or the Internal Revenue Code, as applicable, which are laws governing retirement accounts. The way Integrated makes money creates some conflicts with your interests, so we operate under a special rule that requires us to act in your best interest and not put our interest ahead of yours.

Comprehensive Advisory Services Engagement

Through its Comprehensive Advisory Services Engagement, Integrated provides financial planning and investment management services for individuals, and families. Services are customized to a client’s financial situation, and their financial goals, and objectives. Clients will be offered regularly scheduled meetings during the term of the engagement depending on the client's individual situation and needs. In addition to these meetings, additional e-mail and/or phone consultations are provided as part of the engagement. The financial planning services can address any or all of the following areas of concern:

- **PERSONAL:** Family records, budgeting, personal liability, estate information and financial goals.
- **TAXES:** Tax planning, both for current and future years. This might include decisions about recognizing or foregoing income, identifying opportunities to maximize credits and deductions, and illustrating the impact of various strategies and investments on a client’s current income tax and future tax liability.
- **CASH FLOW:** Spending analysis and planning for past, current and future years.
- **DEATH & DISABILITY:** Cash needs at death, income needs of surviving dependents, estate planning and disability income analysis
- **RETIREMENT:** Analysis of current strategies and investment plans to help the client achieve his or her retirement goals.
- **INVESTMENTS:** Analysis of investments and their effect on a client’s portfolio.
- **PHILANTHROPY:** Advice on charitable giving, including goal setting, appropriate vehicles, strategies, and tax impact

Integrated’s Comprehensive Advisory Service engagement includes ongoing investment management services. Integrated provides investment management services and ongoing oversight to the cash and securities in a client’s account held at an independent custodian and works with each client to identify their investment goals and objectives as well as risk tolerance and financial situation to create a portfolio strategy. Clients authorize Integrated with discretionary authority to manage the cash and securities in their account(s). In granting Integrated with discretionary authority, clients grant Integrated the full power to direct, manage, and supervise the investment and reinvestment of assets in their account and implement the sale and/or purchase of investments without prior consent. Each Client will have the opportunity to place reasonable restrictions on the types of investments to be held in their respective portfolio, subject to acceptance by Integrated.

When Integrated builds portfolios for clients, the underlying investments will primarily consist of no-load mutual funds and exchange traded funds, but Integrated knows that sometimes clients come to us with existing holdings, which may include individual stocks and bonds. While clients may have these holdings, Integrated will not provide advice for non-traded REITs, commodities, futures contracts, options or other derivatives, hedge funds, or privately held stock. When a client's cash and securities are held in an account that Integrated does not have direct trading access to such as in an account as part of an employer's retirement plan or in an annuity's sub account, the oversight to these accounts by Integrated is limited to providing guidance and recommendations only and does not include trading authority or responsibility.

Integrated does not provide securities custodial services. At no time will Integrated accept or maintain custody of a client's funds or securities, except as to the authorized deduction of the Advisor's fees. All client assets will be managed within their designated brokerage account or pension account held at an independent custodian.

Financial Fitness Review Engagement

In a Financial Fitness Review Engagement, Integrated will provide general recommendations to guide a Client towards the achievement of Client's financial objectives, including progress toward achieving the Five Fundamentals of Fiscal Fitness, current asset allocation and investment location for tax efficiency, analysis of net worth and progress related to life-cycle benchmarks, and up to three additional financial planning matters. The Financial Fitness Review is a limited engagement that provides in person consultation time (either phone or via online meeting) of up to 3 hours. These services do not constitute comprehensive financial planning, no specific investment recommendations are made and should not be relied upon as such. The client is under no obligation to follow, either wholly or partially, any recommendations or suggestions provided by Integrated and retains the responsibility for implementing Integrated's recommendations. Once Integrated's recommendations are made, no follow-up services are provided.

Financial Coaching Engagements

Integrated's Financial Coaching Engagement consists of services that address behavioral aspects of a client's savings and spending habits, debt reduction, financial literacy, and acting as an accountability partner. In this type of engagement, Integrated focuses a Client on increased financial literacy and their behavior around finances in spendings and savings. No investment oversight is provided and no specific financial planning recommendations are made in a coaching engagement.

- **Clarity Conversation:**

This is a one-time analysis of a person's financial situation in areas of, spending, income, savings, and debt. The Clarity Conversation includes one in-person or virtual meeting, typically no more than two hours that provides a client with information and resources for such matters as increasing savings and reducing spending, balancing paying off debt with the need for savings, identifying how much a client is spending and where, and ways in which a client may increase income.

- **Six month Financial Coaching Engagement:**

After the conclusion of a Clarity Conversation a client and Integrated may agree to a coaching engagement lasting a six month period. For the first month of the engagement, Integrated will schedule weekly meetings with the client (meetings can be either in-person or via the internet). In the first month, Integrated schedules weekly meetings and in months 2-6 – Integrated schedules bi-weekly meetings for the client.

Over the course of the engagement, Integrated conducts an in-depth look into the client's behaviors and beliefs that impact their finances. More in-depth goal setting can take place, and a look into the client's money mindset –that positively and negatively impact their financial wellbeing takes place. During the course of the engagement, Integrated serves as the client's accountability partner for the income, savings, spending, and debt reduction strategies identified in the client's Clarity Conversation and can track the client's progress

in their day-to-day saving, spending, income, and debt reduction.

Depending upon the client's needs, after the conclusion of the six month period a client has the option to extend the engagement.

Advisory Agreements and Termination of Agreements

Prior to any engagement, each client is required to enter into an advisory services agreement that defines the terms, conditions, authority and responsibilities of Integrated and the Client. The client or Integrated may terminate the agreement at any time by written notice to the other party. If a client does not receive Integrated's Brochure at least 48 hours prior to entering into an advisory agreement, the client has a right to terminate the contract without penalty or fee within five business days after entering into the contract.

Wrap Fee Programs

Integrated does not manage or place client assets into a wrap fee program.

Assets Under Management

As this is the Firm's initial Brochure, Integrated does not have any assets under management to report.

Item 5 – Fees and Compensation

Integrated's fee structure and compensation methodology is set forth below for each type of engagement. A client's fee is set forth in each client's written agreement with Integrated.

Comprehensive Advisory Services Engagement Fee

For its Comprehensive Advisory Services Engagement fee, Integrated charges an annual fixed fee for the ongoing financial planning and investment oversight services provided to the client. The annual fixed fee is based on the amount of the client's investable assets according to the below fee schedule. Investable assets include cash and securities in an account, regardless of where the account is held, but does not include such assets as the value of a client's personal residence, intangible items, collectibles, and securities not readily valued on the open market such as private equity holdings and stock options.

Tier	Description	Annual Fee
Tier 1	Clients have investable assets below \$1,000,000	\$6,000
Tier 2	Clients have investable assets between \$1,000,000-\$2,000,000	\$8,500
Tier 3	Clients have investable assets between \$2,000,000 - \$3,000,000	\$12,500
Tier 4	Clients have investable assets over \$3,000,000 and above	\$17,500

Integrated believes that its fees are fair and reasonable in light of the services that the firm provides; however, when a client's investable assets are less than \$300,000, and as a result Integrated's fee exceeds 2% of the client's investable assets clients should be aware that they may be able to find investment advisory services for lower fees elsewhere and Integrated's fee could be considered excessive. Integrated's policy is to charge fair and reasonable advisory fees and Integrated will ensure a client's advisory fee is not excessive in consideration of the services being provided taking into account the scope and amount of Integrated's financial planning services being provided to the client in addition to investment oversight. Further, Integrated may waive or reduce its minimum

fee to ensure its fee is not unreasonable.

The annual fee shall be prorated and charged quarterly, in advance. While Integrated will accept payment by check or from an approved third party vendor, Integrated's fee is typically paid by a deduction from the Client's brokerage account. Clients provide written authorization permitting Integrated to be paid directly from their accounts held at the custodian as part of the agreement and separate account forms provided by the Custodian. Fees will be automatically deducted from the Client's account by the Custodian. Integrated will send a notice to the account's custodian indicating the amount of the fees to be deducted from the account at each billing period. Clients will receive a billing statement each time a fee is deducted from the client's account. Clients will also be provided with a statement, at least quarterly, from the account's custodian reflecting deductions of Integrated's advisory fee.

Financial Fitness Review Fee

The cost for a Financial Fitness Review is a flat fee of \$2,000. The fee is due upon signing the engagement agreement. Integrated accepts payment via check or approved third-party vendor.

Financial Coaching Engagement Fees

For Integrated's Clarity Conversation, Integrated charges a flat fee of \$695, due and payable when the session is scheduled.

For coaching services beyond the Clarity Conversation, Integrated charges a flat fee of \$4,800 for a six month engagement, paid on a monthly basis. At the end of the six month engagement, a client can elect to continue services for an additional six months for an additional \$4,800.

Integrated accepts payment via check or approved third-party vendor.

Fee Billing

Per regulatory requirements, Integrated will not collect advance fees of \$500 or more for services that will be performed six (6) months or more in advance.

Other Fees and Expenses

Clients may incur certain fees or charges imposed by third parties, other than Integrated's fee in connection with investments made on behalf of the Client's account[s]. The Client is responsible for all custodial and securities execution fees charged by the custodian and executing broker-dealer. The management fee charged by Integrated is separate and distinct from these custodian and execution fees.

All fees paid to Integrated for advisory services are separate and distinct from other expenses charged for investing, such as fees and expenses charged by mutual funds and exchange-traded funds to their shareholders and fees associated with bonds purchased for Clients' accounts. Mutual fund and ETF fees and expenses are generally used to pay management fees for the funds, other fund expenses, account administration (e.g., custody, brokerage and account reporting), and a possible distribution fee. A Client could invest in these products directly, without the services of Integrated, but would not receive the services provided by Integrated which are designed, among other things, to assist the Client in determining which products or services are most appropriate for each Client's financial situation and objectives. Accordingly, the Client should review both the fees associated with a particular security or a bond and the fees charged by Integrated to fully understand the total fees involved.

Termination

The length of an engagement depends on the type of engagement. Clients may request to terminate their agreement with Integrated, in whole or in part, by providing advance written notice at any time. The Client shall be responsible for

fees up to and including the effective date of termination. At termination, Integrated will promptly refund any unearned, prepaid fees at the effective date of termination should the situation arise. If any fee is owing at the time of termination that has not been paid, the earned fee becomes due and owing at termination.

Compensation for Sales of Securities

Integrated does not buy or sell securities and does not receive any compensation for securities transactions in any Client account, other than the Advisory Fees noted above.

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

Integrated does not charge performance-based fees for its investment advisory services.

Integrated does not manage any proprietary investment funds or limited partnerships (for example, a hedge fund) and has no financial incentive to recommend any particular investment options to its Clients.

Item 7 – Types of Clients

Integrated offers investment advisory services to individuals, families, and high-net-worth individuals, and small businesses.

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

Methods of Analysis

Integrated generally employs fundamental analyses, evaluating economic factors including interest rates, the current state of the economy, or the future growth of an industry sector. Our research is drawn from sources such as financial periodicals, and research reports from economists and other industry professionals.

Investment Strategy

Integrated uses a strategic asset allocation strategy: we construct diversified portfolios of multiple asset classes, with the ratio of stocks and bonds determined by a client's goals and risk tolerance. Rather than trying to time the market, we periodically rebalance back to a client's predetermined target allocation when asset classes exceed the bounds we establish, either on the high or low end.

This approach is grounded in the principles of Modern Portfolio Theory and the acceptance that, if markets are not perfectly efficient, it's better in the long run to assume that they are. Accordingly, we don't try to pick individual stocks that we think will outperform the market, nor do we make big moves in and out of markets. We don't forecast interest rates, the impact of government policy, earnings, business cycles, or any other commonly used tool of active management. Instead, we establish a target allocation and periodically rebalance back to that allocation.

We typically build portfolios using no-load, lower cost, broadly diversified mutual funds and exchange traded funds, to try to keep internal expenses low and to minimize negative tax consequences.

We believe that diversification, cost control, and tax efficiency are the best tools we have at our disposal to help clients achieve their goals.

Additionally, we may "tilt" client portfolios along dimensions of higher expected returns (including factors like Size, Value and Profitability), as there is evidence that suggests that portfolios with above market exposure to these factors may outperform the market as a whole.

Risk of Loss

We believe our strategy is designed to produce the appropriate potential return for a given level of risk; however, there is no guarantee that we will achieve a planning goal or investment objective. Past performance is not necessarily indicative of future results. Investing in securities involves risk of loss that clients should be prepared to bear.

While not exhaustive, we have listed some examples of such risk in the following paragraphs, all of which should be considered prior to investing.

Company Risk

When investing in securities, such as stocks, there is always a certain level of company or industry-specific risk that is inherent in each company or issuer. There is the risk that the company will perform poorly or have its value reduced based on factors specific to the company or its industry. This is also referred to as unsystematic risk and can be lessened through diversification.

Currency Risk

Currency risk is the risk of loss from fluctuating foreign exchange rates when a portfolio has exposure to foreign currency or in foreign currency traded investments.

Equity (Stock) Risk

Common stocks are susceptible to general stock market fluctuations and to volatile increases or decreases in value as market confidence in and perceptions of their issuers change. If an investor held common stock or common stock equivalents of any given issuer, they may be exposed to greater risk than if they held preferred stocks and debt obligations of the issuer.

That said, preferred stocks and debt obligations are subject to their own types of risk, including interest rate, liquidity risk and, in the case of bonds, purchasing power risk (described later). In the case of preferred stocks, their dividend payment is not guaranteed; some are subject to a call provision, meaning the issuer can redeem its preferred shares on demand, and usually when interest rates have fallen.

ETF and Mutual Fund Risks

The risk of owning ETFs and mutual funds reflect their underlying securities (e.g., stocks, bonds, derivatives, etc.). These forms of securities typically carry additional expenses based on their share of operating expenses and certain brokerage fees, which may result in the potential duplication of certain fees. Certain ETFs and indexed funds have the potential to be affected by "active risk;" a deviation from its stated index (e.g., S&P 500). While many ETFs and index mutual funds are known for their potential tax-efficiency and higher "qualified dividend income" (QDI) percentages, there are asset classes within these investment vehicles or holding periods within that may not benefit. Shorter holding periods, as well as commodities and currencies (that may be a holding within an ETF or mutual fund), may be considered "non-qualified" under certain tax code provisions. We do not recommend leveraged or inverse ETFs due to their inherent risk.

Failure to Implement

Each planning client is free to accept or reject any or all of the recommendations made by our firm. While no advisory firm can guarantee future performance, no plan can succeed if it is not implemented. Clients who choose not to take the steps recommended in their financial plan may face an increased risk that their stated goals and objectives will not be achieved.

Fixed Income Risks

Various forms of fixed income instruments, such as bonds, money market or bond funds may be affected by various forms of risk, including:

- Credit Risk - The potential risk that an issuer would be unable to pay scheduled interest or repay principal at maturity, sometimes referred to as "default risk." Credit risk may also occur when an issuer's ability to make payments of principal and interest when due is interrupted. This may result in a negative impact on all forms of debt instruments, as well as funds or ETF share values that hold these issues. Bondholders are creditors of an issuer and have priority to assets before equity holders (i.e., stockholders) when receiving a payout from liquidation or restructuring. When defaults occur due to bankruptcy, the type of bond held will determine seniority of payment.
- Interest Rate Risk - The risk that the value of the fixed income holding will decrease because of an increase in interest rates.
- Reinvestment Risk - With declining interest rates, investors may have to reinvest interest income or principal at a lower rate.
- Inflation ("purchasing power") risk - Because most bonds pay a fixed rate of interest, the "real" value - or purchasing power - of that interest payment will decrease over time due to inflation. This risk theoretically exists for all financial instruments, though it is less pronounced in stocks due to the greater likelihood that companies that pay dividends may increase those dividends over time.

Fundamental Analysis

The challenge involving fundamental analyses is that information obtained may be incorrect; the analysis may not provide an accurate estimate of earnings, which may be the basis for a security's value. If a security's price adjusts rapidly to new information, a fundamental analysis may result in unfavorable performance.

Liquidity Risk

Liquidity risk is the inability to readily buy or sell an investment for a price close to the true underlying value of the asset due to a lack of buyers or sellers. While certain types of fixed income are generally liquid (e.g., bonds), there are risks which may occur such as when an issue trading in any given period does not readily support buys and sells at an efficient price. Conversely, when trading volume is high, there is also a risk of not being able to purchase a particular issue at the desired price.

Market Risk

This is also called systematic risk. In cases where markets are under extreme duress, many securities lose their ability to provide diversification benefits.

Political Risk

The risk of financial and market loss because of political decisions or disruptions in a particular country or region and may also be known as "geopolitical risk."

Research Data

When research and analyses are based on commercially available software, rating services, general market and financial information, or due diligence reviews, a firm is relying on the accuracy and validity of the information or capabilities provided by selected vendors, rating services, market data, and the issuers themselves. While we make every effort to determine the accuracy of the information received, we cannot predict the outcome of events or actions taken or not taken, or the validity of all information researched or provided which may or may not affect the advice on or investment management of an account.

Sequence of Return Risk

The risk of receiving lower or negative returns early in a period when withdrawals are made from an individual's underlying investments.

Integrated normally recommends its clients invest in low cost, broadly diversified mutual funds and exchange-

traded funds.

Past performance is not a guarantee of future returns. Investing in securities and other investments involve a risk of loss that each Client should understand and be willing to bear. Clients are reminded to discuss these risks with the Advisor.

Item 9 – Disciplinary Information

Integrated is required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of our firm or the integrity of our management. We have no information applicable to this Item.

Item 10 – Other Financial Industry Activities and Affiliations

Neither Integrated nor any affiliated person is registered as or have a pending application as a broker-dealer, futures commission merchant, commodity pool operator, or commodity trading advisor or as a representative of any of the foregoing entities.

Item 11 – Code of Ethics, Participation or Interest in Client Transactions and Personal Trading

Code of Ethics

Integrated has implemented a Code of Ethics that defines our fiduciary commitment to each Client. This Code of Ethics applies to all persons associated with Integrated (our "Supervised Persons"). The Code of Ethics was developed to provide general ethical guidelines and specific instructions regarding our duties to our Clients. Integrated and its Supervised Persons owe a duty of loyalty, fairness and good faith towards each Client. It is the obligation of Integrated associates to adhere not only to the specific provisions of the Code, but also to the general principles that guide the Code. The Code of Ethics covers a range of topics that address ethics and conflicts of interest. To request a copy of our Code of Ethics, please contact us at 828-222-3855 or via email at anne@integratedfcp.com.

Personal Trading with Material Interest

Integrated does not purchase or sell the same securities that Integrated has a material interest in. Integrated does not act as principal in any transactions. The Advisor will not engage in any principal transactions (i.e., trade of any security from or to the Advisor's own account) or cross transactions with other Client accounts (i.e., purchase of a security into one Client account from another Client's account[s]). In addition, the Advisor does not act as the general partner of a fund or advise an investment company. Integrated does not have a material interest in any securities traded in Client accounts.

Personal Trading in Same Securities as Clients

Integrated allows our employees to purchase or sell the same securities that may be recommended to and purchased on behalf of Clients. Owning the same securities, we recommend (purchase or sell) to you presents a potential conflict of interest that, as fiduciaries, we must disclose to you and mitigate through policies and procedures. The fiduciary duty to act in the best interest of its Clients can potentially be violated if personal trades are made with more advantageous terms than Client trades, or by trading based on material non-public information. This risk is mitigated by the fact that most trades in a Client's account are mutual funds and ETFs that present little to no likelihood of a material conflict when purchasing the same securities.

Item 12 – Brokerage Practices

Selecting Brokerage Firms

Integrated does not have discretionary authority to select the broker-dealer/custodian for custody and execution services for Client's accounts. When Integrated recommends a broker-dealer/custodian it does so based on criteria such as, but not limited to, reasonableness of commissions charged to the Client, products and services made available to the Client, its reputation, and/or the location of the broker-dealer/custodian offices.

Integrated participates in Charles Schwab's Institutional program and typically recommends that clients establish accounts at Charles Schwab, Inc. member FINRA/SIPC/NFA. Charles Schwab is an independent [and unaffiliated] SEC-registered broker-dealer. Schwab offers to independent investment Advisors services which include custody of securities, trade execution, clearance, and settlement of transactions. Integrated receives some benefits from Charles Schwab through our participation in the program.

The benefits Integrated receives include the following products and services (provided without cost or at a discount): receipt of duplicate Client statements and confirmations; research related products and tools; consulting services; access to a trading desk; access to block trading (which provides the ability to aggregate securities transactions for execution and then allocate the appropriate shares to Client accounts); the ability to have advisory fees deducted directly from client accounts; access to an electronic communications network for client order entry and account information; access to mutual funds with no transaction fees and to certain institutional money managers; and discounts on compliance, marketing, research, technology, and practice management products or services provided to Advisor by third party vendors. The benefits we may receive do not depend on the amount of brokerage transactions directed to Charles Schwab. As part of our fiduciary duties to clients, we strive at all times to put the interests of our clients first. Clients should be aware, however, that the receipt of economic benefits in and of itself creates a potential conflict of interest and may indirectly influence our choice of Charles Schwab for custody and brokerage services.

Permissibility of Client-Directed Brokerage

We may allow clients to direct brokerage outside our recommendation, however when this occurs, we may be unable to achieve the most favorable execution of client transactions. Client directed brokerage may cost clients more money. For example, in a directed brokerage account, you may pay higher brokerage commissions because we typically cannot aggregate orders to reduce transaction costs, or you may receive less favorable prices.

Aggregating and Allocating Trades

We do not combine multiple orders for shares of the same securities purchased for advisory accounts we manage commonly referred to as "block trading"). Integrated manages Clients' accounts on an individual basis conducting trades independently for each Client. Accordingly, each Client may pay different prices, different commissions, fees, and/or transaction costs for the same securities transactions than other Clients pay.

Item 13 – Review of Accounts

Frequency of Reviews

Comprehensive Advisory Services clients' accounts are reviewed no less than annually. Reviews of clients' accounts are conducted by Anne McFarland. Reviews may be performed more frequently depending upon the needs of the Client.

Causes for Reviews

Reviews may be conducted more or less frequently at the Client's request. Accounts may be reviewed as a result of major changes in economic conditions, known changes in the Client's financial situation, and/or large deposits or withdrawals in the Client's account. The Client is encouraged to notify Integrated if changes occur in the Client's personal financial situation that might adversely affect the Client's financial planning. Additional reviews may be triggered by material market, economic or political events.

Review Reports

A Client receiving investment management services from Integrated will receive account statements no less than quarterly from their account's custodian. These statements are sent directly from the custodian to the Client. The Client may also establish electronic access to the custodian's website so that the Client may view these statements and their account activity at any time. Client statements will include all positions, transactions and fees relating to the Client's account[s], including Integrated's fee. Clients are responsible for reviewing their account statements.

Item 14 – Client Referrals and Other Compensation

Compensation Received by Integrated

Integrated is a fee-only advisory firm, who, in all circumstances, is compensated solely by the Client. Integrated does not receive commissions or other compensation from product sponsors, broker-dealers or any un-related third party. Integrated may refer Clients to various third parties to provide certain financial services necessary to meet the goals of its Clients, but no compensation is received for a referral.

Client Referrals from Solicitors

Integrated does not provide compensation to any third-party solicitors for client referrals.

Item 15 – Custody

Integrated does not accept or maintain physical custody of any Client accounts; however, the firm is deemed to have constructive custody because clients consent to have their accounts directly debited for the payment of fees in their advisory services agreement. Integrated follows safeguards when deducting fees from client accounts: all Clients assets are held at an independent qualified custodian, the custodian sends account statements to clients at least quarterly that detail any transactions in such account for the relevant period, including when Integrated deducts fees. Integrated will also send a copy of the invoice for those fees to clients. Clients are urged to compare the information contained in Integrated invoice with the fee showing in the custodian's statement.

Item 16 – Investment Discretion

Integrated has discretion over the selection and amount of securities to be bought or sold in Client accounts without obtaining prior consent or approval from the Client, however, these purchases or sales may be subject to specified investment objectives, guidelines, or limitations previously set forth by the Client and agreed to by Integrated. The granting of such authority will be evidenced by the Client's execution of an investment management services agreement containing all applicable limitations to such authority. All discretionary trades made by Integrated will be in accordance with each Client's investment objectives and goals.

Item 17 – Voting Client Securities

Clients will receive proxy statements directly from the Custodian. Integrated does not accept proxy-voting responsibility for any Client but will assist in answering questions relating to proxies. However, the Client retains the sole responsibility for proxy decisions and voting. You will receive proxies or other similar solicitations directly from your selected custodian or transfer agent.

Further, Integrated will have no power, authority, responsibility, or obligation to take any action with regard to any claim or potential claim in any bankruptcy proceeding, class action securities litigation or other litigation or proceeding relating to securities held at any time in a client account, including, without limitation, to file proofs of claim or other documents related to such proceeding, or to investigate, initiate, supervise or monitor class action

or other litigation involving client assets.

Item 18 – Financial Information

Neither Integrated, nor its management, have any adverse financial situations that would reasonably impair the ability of Integrated to meet all obligations to its Clients. Neither Integrated, nor any of its advisory persons, has been subject to a bankruptcy or financial compromise. Integrated is not required to deliver a balance sheet along with this Disclosure Brochure as the Advisor does not collect fees \$500 or more for services to be performed six months or more in advance.

Item 19 – Requirements for State-Registered Advisers

Integrated's sole and principal owner is Anne McFarland. Please See Form ADV Part 2B for the formal education and business background of Ms. McFarland.

Integrated does not actively engage in any other business. The ADV Part 2B Brochure Supplement discusses any other business activities engaged in by Ms. McFarland.

Neither Integrated nor any supervised persons is compensated with any performance-based fees for any advisory services.

Neither Integrated nor any of its management persons has been involved in an award of or otherwise been found liable in an arbitration for a claim alleging damages in excess of \$2,500 involving: an investment or an investment-related business or activity; fraud, false statements, or other omissions; theft, embezzlement, or other wrongful taking of property; bribery, forgery, counterfeiting, or extortion; or, dishonest, unfair, or unethical practices.

Neither Integrated nor any of its management persons has been involved in an award of or otherwise been found liable in a civil, self-regulatory organization, or administrative proceeding involving: an investment or an investment-related business or activity; fraud, false statements, or other omissions; theft, embezzlement, or other wrongful taking of property; bribery, forgery, counterfeiting, or extortion; or, dishonest, unfair, or unethical practices.

Neither Integrated nor any of its management persons has any relationship with any issuer of securities not listed in Item 10.c of ADV Part 2A.

**Form ADV Part 2B –
Brochure Supplement**

**for
Anne McFarland, CFP®
CRD No. 6536377**

**Integrated Financial Coaching and Planning, LLC
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February 25, 2024

This brochure supplement provides information about Anne McFarland that supplements Integrated's brochure. You should have received a copy of Integrated's brochure. Please contact us at 828.222.3588 or by email at anne@integratedfcp.com if you did not receive the brochure or if you have any questions about the contents of this supplement.

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 about which you determine to hire or retain an Adviser.

Additional information about Anne McFarland is available on the SEC's website at www.adviserinfo.sec.gov using Ms. McFarland's CRD No. 6536377.

Brochure Supplement (Part 2B of Form ADV)

Anne McFarland, CFP® Managing Member, Chief Compliance Officer, Investment Adviser Representative

YOB: 1969

Item 2 – Educational Background and Business Experience

Education:

Master of Science, Library and Information Science, University of North Carolina, 1993

Bachelor of Arts, Religion, Gettysburg College, 1991

Anne McFarland has earned certifications and credentials that are required to be explained in further detail:

CERTIFIED FINANCIAL PLANNER, (CFP®)

The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (with flame design) marks (collectively, the "CFP® marks") are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board").

CFP® Certification:

I am certified for financial planning services in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board"). Therefore, I may refer to myself as a CERTIFIED FINANCIAL PLANNER™ professional or a CFP® professional, and I may use these and CFP Board's other certification marks (the "CFP Board Certification Marks"). The CFP® certification is voluntary. No federal or state law or regulation requires financial planners to hold the CFP® certification. You may find more information about the CFP® certification at www.cfp.net.

CFP® professionals have met CFP Board's high standards for education, examination, experience, and ethics. To become a CFP®. To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

Education – Earn a bachelor's degree or higher from an accredited college or university and complete CFP Board-approved coursework at a college or university through a CFP Board Registered Program. The coursework covers the financial planning subject areas CFP Board has determined are necessary for the competent and professional delivery of financial planning services, as well as a comprehensive financial plan development capstone course. A candidate may satisfy some of the coursework requirement through other qualifying credentials.

Examination—Pass the comprehensive CFP® Certification Examination. The examination includes case studies and client scenarios designed to test one's ability to correctly diagnose financial planning issues and apply one's knowledge of financial planning to real world circumstances

Experience— Complete 6,000 hours of professional experience related to the personal financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.

Ethics— Satisfy the Fitness Standards for Candidates for CFP® Certification and Former CFP® Professionals Seeking Reinstatement and agree to be bound by CFP Board's Code of Ethics and Standards of Conduct ("Code and Standards"), which sets forth the ethical and practice standards for CFP® professionals

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks

Ethics— Commit to complying with CFP Board's Code and Standards. This includes a commitment to CFP Board, as

part of the certification, to act as a fiduciary, and therefore, act in the best interests of the client, at all times when providing financial advice and financial planning. CFP Board may sanction a CFP® professional who does not abide by this commitment, but CFP Board does not guarantee a CFP® professional's services. A client who seeks a similar commitment should obtain a written engagement that includes a fiduciary obligation to the client.

Continuing Education— Complete 30 hours of continuing education every two years to maintain competence, demonstrate specified levels of knowledge, skills, and abilities, and keep up with developments in financial planning. Two of the hours must address the Code and Standards; and

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

Business:

- Integrated Financial Coaching and Planning, LLC.; January 2023 – Present, Managing Member, Investment Adviser Representative
- Davis Financial Planning, LLC.; March 2103-December 2022, Investment Adviser Representative
- State University of New York at Oneonta; July 2007 – March 2013, Librarian

Item 3 – Disciplinary Information

Securities laws require an advisor to disclose any instances where the advisor or its advisory persons have been found liable in a legal, regulatory, civil or arbitration matter that alleges violation of securities and other statutes; fraud; false statements or omissions; theft, embezzlement or wrongful taking of property; bribery, forgery, counterfeiting, or extortion; and/or dishonest, unfair or unethical practices. Anne McFarland has no legal or disciplinary events to report.

Item 4 – Other Business Activities

Anne McFarland is not registered, nor has an application pending to register, as a registered representative of a broker/dealer or associated person of a futures commission merchant, commodity pool operator, or commodity trading advisor. Therefore, she does not receive commissions, bonuses or other compensation based on the sale of securities, including that as a registered representative of a broker/dealer or the distribution or service ("trail") fees from the sale of mutual funds.

Item 5 – Additional Compensation

Anne McFarland does not receive an economic benefit from any non-clients for providing advisory services. Ms. McFarland doesn't receive sales awards, prizes, or bonuses based on sales, client referrals, or new accounts.

Item 6 – Supervision

Anne McFarland serves as the Chief Compliance Officer of Integrated Financial Coaching and Planning, LLC and there is no one in a supervisory capacity over her. Integrated has implemented a Code of Ethics and internal compliance that guide each Supervised Person in meeting their fiduciary obligations to clients of Integrated. Further, Integrated is subject to regulatory oversight by various agencies. If you have any questions, Anne McFarland can be reached at 828.222.3588.

Item 7 - Requirements for State Registered Advisers

Arbitration Claims: None

Self-Regulatory Organization or Administrative Proceedings: None

Bankruptcy Petitions: None