

Item 1 – Cover Page



Integrated Financial Planning Solutions, LLC
Registered Investment Adviser

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Form ADV Part 2
Advisory Brochure January 12, 2026

This Brochure provides information about the qualifications and business practices of Integrated Financial Planning Solutions, LLC “IFPS”. If you have any questions about the contents of this Brochure, please contact Mr. Aaron Wieand at (574) 334-9499. 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 Financial Planning Solutions, LLC is registered as an Investment Adviser with the State of Indiana. Registration of an Investment Adviser does not imply any level of skill or training.

Additional information about IFPS is available on the SEC’s website at www.adviserinfo.sec.gov, which can be found using the firm’s identification number, 153824.

Item 2 - Material Changes

Since the last annual filing of this Disclosure Brochure on January 3, 2025, the following changes have been made:

- Aaron Wieand's hourly rate increased from \$230 per hour to \$240 per hour.

Future Changes

From time to time, we may amend this Disclosure Brochure to reflect changes in our business practices, changes in regulations, and routine annual updates as required by the securities regulators. Either this complete Disclosure Brochure or a Summary of Material Changes shall be provided to each Client annually and if a material change occurs in the business practices of Integrated Financial Planning Solutions, LLC.

At any time, you may view the current Disclosure Brochure online at the SEC's Investment Adviser Public Disclosure website at <http://www.adviserinfo.sec.gov> by searching for our firm name or by our CRD number 153824.

You may also request a copy of this Disclosure Brochure at any time, by contacting us at (574) 334-9499.

Item 3 – Table of Contents

<i>Item 1 – Cover Page.....</i>	<i>1</i>
<i>Item 2 - Material Changes.....</i>	<i>2</i>
<i>Item 3 – Table of Contents</i>	<i>3</i>
<i>Item 4 - Advisory Business.....</i>	<i>4</i>
<i>Item 5 - Fees and Compensation</i>	<i>8</i>
<i>Item 6 - Performance-Based Fees and Side-By-Side Management</i>	<i>11</i>
<i>Item 7 - Types of Clients</i>	<i>11</i>
<i>Item 8 - Methods of Analysis, Investment Strategies and Risk of Loss.....</i>	<i>12</i>
<i>Item 9 - Disciplinary Information.....</i>	<i>16</i>
<i>Item 10 - Other Financial Industry Activities and Affiliations</i>	<i>17</i>
<i>Item 11 - Code of Ethics, Participation or Interest in Client Transactions and Personal Trading</i>	<i>18</i>
<i>Item 12 - Brokerage Practices</i>	<i>19</i>
<i>Item 13 - Review of Accounts</i>	<i>21</i>
<i>Item 14 - Client Referrals and Other Compensation.....</i>	<i>22</i>
<i>Item 15 - Custody.....</i>	<i>22</i>
<i>Item 16 - Investment Discretion</i>	<i>22</i>
<i>Item 17 - Voting Client Securities</i>	<i>22</i>
<i>Item 18 – Financial Information</i>	<i>23</i>
<i>Item 19 - Requirements for State-Registered Advisers.....</i>	<i>23</i>

Important Information

Throughout this document Integrated Financial Planning Solutions, LLC shall also be referred to as the “firm,” “our,” “we” or “us.” The client or prospective client may be also referred to as “you,” “your,” etc., and refers to a client engagement involving a single person as well as two or more persons.

Item 4 - Advisory Business

Description of the Firm

Integrated Financial Planning Solutions, LLC is an investment adviser domiciled in the State of Indiana. Our firm is not a subsidiary of nor do we control another financial services industry entity. In addition to our registration as an investment adviser in Indiana and Michigan, our firm and its associates may register, become licensed or meet certain exemptions in other jurisdictions in which we conduct investment advisory business.

Types of Advisory Services

The firm provides fee-only financial planning and investment consultation services that, depending upon each client's unique circumstances or specific request, may be general in nature or focused on particular areas of interest or need. Services provided may include investment consultation with respect to the client's assets and/or services oriented toward "non-securities advice," such as issues involving retirement planning, tax planning, risk management strategies, education planning, charitable and estate planning, among others.

Introductory Review

A complimentary interview is conducted by a qualified representative of the firm to determine the scope of services to be provided. During or prior to the initial meeting, a Form ADV Part 2 advisory brochure and the firm's privacy policy will be given to the client. Should the client wish to engage Integrated Financial Planning Solutions, LLC for its services, parties must enter into a written engagement agreement with further discussion and analysis conducted thereafter to ascertain financial need, objectives, current holdings, etc., as provided by the client.

Financial advice or plans are based upon the information disclosed by the client or their legal agent and incorporate the client's financial situation at the time the plan is presented. In performing its services, the firm may, but is not required to, verify any information received from the client or from the client's agents.

Project Based Financial Planning Services

We provide project based financial planning services on topics such as investment analysis and recommendations, retirement planning, risk management, tax planning, college savings, cash flow, debt management, work benefits, and estate planning.

Financial planning involves an evaluation of a Client's current and future financial state by using currently known variables to predict future cash flows, asset values, and withdrawal plans. The key defining aspect of financial planning is that through the financial planning process, all questions, information, and analysis will be considered as they affect and are affected by the entire financial and life situation of the Client. Clients purchasing this service will receive a written or an electronic report, providing the Client with a detailed financial plan designed to achieve his or her stated financial goals and objectives.

In general, the financial plan will address any or all of the following areas of concern. The Client and advisor will work together to select specific areas to cover. These areas may include, but are not limited to, the following:

- **Financial Goals:** We will help Clients identify financial goals and develop a plan to reach them. We will identify what you plan to accomplish, what resources you will need to make it happen, how much time you will need to reach the goal, and how much you should budget for your goal.
- **Investment Analysis:** This may involve developing an asset allocation strategy to meet Clients' financial goals and risk tolerance, providing information on investment vehicles and strategies, reviewing employee stock options, as well as assisting you in establishing your own investment account at a selected broker/dealer or custodian. The strategies and types of investments we may recommend are further discussed in Item 8 of this brochure.

The client retains absolute discretion over all implementation decisions and is free to accept or reject any recommendation made by the firm. Further, it remains each client's responsibility to promptly notify the firm if there is any change in their financial situation or investment objectives for the purpose of reviewing, evaluating, or revising the firm's recommendations and/or services.

- **Retirement Planning:** Our retirement planning services typically include projections of your likelihood of achieving your financial goals, typically focusing on financial independence as the primary objective. For situations where projections show less than the desired results, we may make recommendations, including those that may impact the original projections by adjusting certain variables (e.g., working longer, saving more, spending less, taking more risk with investments).

If you are near retirement or already retired, advice may be given on appropriate distribution strategies to minimize the likelihood of running out of money or having to adversely alter spending during your retirement years.

- **Insurance:** Review of existing policies to evaluate coverage for life, health, disability, long-term care, liability, home, and automobile.
- **Tax Planning Strategies:** Advice may include ways to minimize current and future income taxes as a part of your overall financial planning picture. For example, we may make recommendations on which type of account(s) or specific investments should be owned based in part on their "tax efficiency," with the consideration that there is always a possibility of future changes to federal, state or local tax laws and rates that may impact your situation.

We recommend that you consult with a qualified tax professional before initiating any tax planning strategy, and we may provide you with contact information for accountants or attorneys who specialize in this area if you wish to hire someone for such purposes. We will participate in meetings or phone calls between you and your tax professional with your approval.

- **Estate Planning:** This usually includes an analysis of your exposure to estate taxes and your current estate plan, which may include whether you have a will, powers of attorney, trusts, and other related documents. Our advice also typically includes ways for you to minimize or avoid future estate taxes by implementing appropriate estate planning strategies such as the use of applicable trusts.

We always recommend that you consult with a qualified attorney when you initiate, update, or complete estate planning activities. We may provide you with contact information for attorneys who specialize in estate planning when you wish to hire an attorney for such purposes. From time-to-time, we will participate in meetings or phone calls between you and your attorney with your approval or request.

- **College Savings:** Includes projecting the amount that will be needed to achieve college or other post-secondary education funding goals, along with advice on ways for you to save the desired amount.
- **Cash Flow and Debt Management:** We will conduct a review of your income and expenses to determine your current surplus or deficit along with advice on prioritizing how any surplus should be used or how to reduce expenses if they exceed your income. Advice may also be provided on which debts to pay off first based on factors such as the interest rate of the debt and any income tax ramifications. We may also recommend what we believe to be an appropriate cash reserve that should be considered for emergencies and other financial goals, along with a review of accounts (such as money market funds) for such reserves, plus strategies to save desired amounts.
- **Employee Benefits Optimization:** We will provide review and analysis as to whether you, as an employee, are maximizing your employee benefits. If you are a business owner, we will consider and/or recommend the various benefit programs that can be structured to meet both business and personal retirement goals.
- **Risk Management:** A risk management review includes an analysis of your exposure to major risks that could have a significant adverse impact on your financial picture, such as premature death, disability, property and casualty losses, or the need for long-term care planning. Advice may be provided on ways to minimize such risks and about weighing the costs of purchasing insurance versus the benefits of doing so and, likewise, the potential cost of not purchasing insurance (“self-insuring”).

Ongoing Financial Planning

This service involves working one-on-one with a planner over an extended period of time for an annual fee (payable on a monthly or quarterly basis). By paying a fixed monthly/quarterly fee, Clients get to work with a planner who will work with them to develop and implement their plan. The planner will monitor the plan and recommend changes to help keep the plan up to date.

Income Tax Preparation

Our firm may offer the preparation of income tax returns by Aaron Wieand, CPA/PFS, CFP®. Combining income tax return preparation with financial planning may assist you with a thorough, coordinated understanding of your finances.

We may provide tax preparation services for our clients to assist with the filing of federal and state tax returns for individuals and businesses. We may ask for an explanation or clarification of some items, but we will not audit or otherwise verify client data. The client is responsible for the completeness and accuracy of information used to prepare the returns. Our responsibility is to prepare the returns in accordance with applicable tax laws.

We may observe opportunities for tax savings that require planning or changes in the way the client handles some transactions. While an engagement for tax return preparation does not include significant tax planning services, we may share any ideas we have with you and discuss terms for any additional work that may be required to implement those ideas.

Employee Benefit Plan Services

Our firm provides employee benefit plan services to employer plan sponsors on an ongoing basis. Generally, such 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 could include investment options, plan structure, and participant education.

In providing employee benefit plan services, our firm does not provide any advisory services with respect to the following types of assets: employer securities, real estate (excluding real estate funds and publicly traded REITS), participant loans, non-publicly traded securities or assets, other illiquid investments, or brokerage window programs (collectively, "Excluded Assets").

Certain plans and/or clients that we may provide services to are regulated under the Employee Retirement Income Securities Act of 1974 ("ERISA"). We will provide employee benefit plan services to the plan sponsor and/or fiduciaries as described above for the fees set forth in Item 5 of this brochure. The services we provide are advisory in nature. We are not subject to any disqualifications under Section 411 of ERISA. In performing fiduciary services, we are acting as a fiduciary of the plan as defined in Section 3(21)(A)(ii) under ERISA.

Educational Seminars and Speaking Engagements

We may provide seminars for groups seeking general advice on investments and other areas of personal finance. The content of these seminars will vary depending upon the needs of the attendees. These seminars are purely educational in nature and do not involve the sale of any investment products. Information presented will not be based on any individual's person's need, nor does IFPS provide individualized investment advice to attendees during these seminars.

Other Services

The firm does not provide legal advice. With the client's consent, the firm may work with the client's attorney or other professionals to assist with coordination and implementation of agreed upon strategies. The client should be aware that these other professionals may bill them separately for their services and these fees will be in addition to those of the firm.

Engagements involving financial planning and investment consultation services may be concluded upon delivery of the requested service; however, the client is encouraged to engage the firm in the future. Periodic reviews are recommended and it is the client's responsibility to initiate these meetings.

Item 5 - Fees and Compensation

Please note, unless a Client has received this brochure at least 48 hours prior to signing an Advisory Contract, the Advisory Contract may be terminated by the Client within five (5) business days of signing the Advisory Contract without penalty.

How we are paid depends on the type of advisory services we perform. Below is a brief description of our fees, however, you should review your executed Advisory Contract for more detailed information regarding the exact fees you will be paying. Please note, lower fees for comparable services may be available from other sources.

Ongoing Financial Planning

We collect an initial fee that is based on the scope and complexity of the project. The initial fee is not payable until a draft of the planning recommendations are delivered. The initial fee covers the initial construction of the comprehensive financial plan. The length of time required to complete and deliver the plan is dependent on several factors including the needs of the Client, the Client's ability to provide any necessary information and documentation, as well as the complexity of their financial situation. Advisor may reduce or waive the initial fee at the Advisor's discretion. At no time do we require prepayment of \$500 or more six months or more in advance of rendering the services.

We charge a recurring fixed fee for Ongoing Financial Planning. Fees are paid monthly/quarterly in arrears. The fee range is dependent upon variables including the specific needs of the Client, complexity, estimated time, research, and resources required to provide services to you, among other factors we deem relevant. Fees are negotiable and the final agreed upon fee will be outlined in your Advisory Contract. Inflationary increases to fees are expected on an annual basis.

Project Based Financial Planning Fixed Fee

Financial Planning will generally be offered on a fixed fee basis. The fee range is dependent upon variables including the specific needs of the Client, complexity, estimated time, research, and resources required to provide services to you, among other factors we deem relevant. Fees are negotiable and the final agreed upon fee will be outlined in your Advisory Contract. Fees are due upon completion of the services. IFPS will not bill an amount above \$500 more than 6 months or more in advance of rendering the services.

Financial Planning Hourly Fee

We charge an hourly fee for Project-Based Financial Planning. Our hourly rate is \$240.00. Fees are negotiable and the final agreed upon fee will be outlined in your Advisory Contract. Fees are due upon completion of the services. IFPS will not bill an amount above \$500 more than 6 months or more in advance of rendering the services.

Employee Benefit Plan Services

Employee Benefit Plan services will generally be offered on a fixed fee basis. The fixed fee will be agreed upon before the start of any work and may be negotiable. This does not include fees to other parties, such as Record Keepers, Custodians, or Third-Party-Administrators. Fees for this service are either paid directly by the plan sponsor or deducted directly from the plan assets by the Custodian on a quarterly basis, and IFPS's fee is remitted to IFPS.

Educational Seminars/ Speaking Engagements

Financial Planning education seminars and speaking engagements will generally be offered on a fixed fee basis. The fixed fee will be agreed upon before the start of any work and may be negotiable.

Personal Tax Return Preparation

The fees for Personal Tax Return Preparation will be determined based on the complexity of the return and quality of recordkeeping. The fees may be negotiable in certain cases, will be agreed upon at the start of the engagement, and are due at the completion of the engagement. Clients are not required to utilize any third-party products or services that we may recommend and they may be able to receive similar services from other professionals at a similar or lower cost.

The firm may require a deposit for initial engagements in the amount of the lesser of \$500 or 50% of the lower end of the estimated project fee. Fixed fees for ongoing engagements may be billed in advance on a retainer basis. Firm policy restricts the collecting of fees for services to be performed more than six months in advance and in excess of \$500. The balance of fees due is expected to be paid upon presentation of the plan or advice to the client.

Payment of Fees

Integrated Financial Planning Solutions, LLC fees are negotiable at the discretion of the firm principal. The written Client Services Agreement details the services to be provided and anticipated fees for each client. The firm may, at its discretion, discount or waive fees for any non-discriminatory reason.

Fees are paid by electronic funds transfer (EFT) or check. We use an independent third-party payment processor in which the Client can securely input their banking information and pay their fee. We do not have access to the Client's banking information at any time. The Client will be provided with their own secure portal to make payments.

Other Types of Fees and Expenses

When implementing an investment recommendation, the Client may incur additional fees such as brokerage commissions, transaction fees, and other related costs and expenses. Clients may incur certain charges imposed by broker-dealers, and other third parties such as 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 fund 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 our fee, and we shall not receive any portion of these commissions, fees, and costs.

Clients may incur fees from third-party professionals such as accountants and attorneys that IFPS may recommend, upon Client request. Such fees are separate and distinct from IFPS's advisory fees.

We do not accept compensation for the sale of securities or other investment products including asset-based sales charges or service fees from the sale of mutual funds.

Please note, lower fees for comparable services may be available from other sources.

Termination of Services

Either party may terminate the agreement at any time, which will typically be in writing. Should the client verbally notify Integrated Financial Planning Solutions, LLC of the termination and if in two business days following this notification the firm has not received notice in writing; the firm

will make written notice of such termination in its records and will send its own termination notice to the client as a substitute.

A new client may terminate an agreement with the firm within five business days after the signing of the services agreement without penalty or charge. Thereafter, a pro rata portion of any prepaid, unearned fees will be promptly returned and not later than 30 days following receipt of termination notice.

If fees are paid in advance, a prorated refund will be given, if applicable, upon termination of the Advisory Contract for any unearned fee. For fees paid in arrears, Client shall be charged a pro-rata fee based upon the percentage of the work done up to the date of termination.

Upon parties' receipt of a termination notice, the firm will not be responsible for advice on future allocations, transactions, etc.

Firm Services

The firm will use its best judgment and good faith effort in rendering its services to its clients. Integrated Financial Planning Solutions, LLC cannot warrant or guarantee any particular level of account performance or that an account will be profitable over time. Past performance is not necessarily indicative of future results.

Except as may otherwise be provided by law, the firm will not be liable to the client, heirs, or assigns for any loss an account may suffer by reason of an investment decision made or other action taken or omitted in good faith by the firm with that degree of care, skill, prudence and diligence under the circumstances that a prudent person acting in a fiduciary capacity would use; any loss arising from the firm's adherence to the client or their legal agent's direction; or any act or failure to act by a service provider maintaining an account.

Federal and state securities laws impose liabilities under certain circumstances on persons who act in good faith and, therefore, nothing contained in this document shall constitute a waiver of any rights that a client may have under federal and state securities laws.

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

We do not offer performance-based fees and do not engage in side-by-side management.

Item 7 - Types of Clients

The firm provides its services to individual investors, trusts, estates, small business retirement plans, and charitable organizations. Clients are expected to provide an adequate level of information and supporting documentation to the firm throughout the engagement. This

information allows the firm to determine the appropriateness of its financial planning or a recommended investment strategy for the client or account; source of funds and/or income levels, client or legal agent's authority to act on behalf of the account, among others.

The firm does not require minimum income levels, dollar value of assets, or other conditions for its financial planning and investment consultation engagements. Certain investment vehicles that are recommended by the firm may establish asset minimums and such guidelines will be identified in requisite disclosure documents provided to the client.

Integrated Financial Planning Solutions, LLC reserves the right to waive or reduce certain of its fees based on unique individual circumstances, special arrangements, pre-existing relationships or as otherwise may be determined by the firm principal. The firm also reserves the right to decline services to any prospective client for any reason.

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

Method of Analysis

If the firm is engaged to provide investment consultation, the client's current financial situation, needs, goals, objectives and tolerance for risk are initially evaluated. Asset allocation and investment policy decisions are made and discussed with the client to, in the firm's best judgment, meet the client's objectives while minimizing risk exposure. Integrated Financial Planning Solutions, LLC typically employs fundamental analyses to develop long-term investment strategies.

Recommendations provided are based on publicly available reports, analysis and research materials, computerized asset allocation modeling programs, and various industry information services.

Investment Strategies

Generally, portfolios are constructed by the firm based upon a "Core + Satellite" approach. This strategy blends passive (or index) and active investing; where passive investments represent the "core" of a portfolio and actively managed investments are added as "satellite" positions. With this strategy, the portfolio core holdings are indexed to potentially more efficient asset classes; while outlying selections are generally limited to active managers that are attempting to outperform a particular benchmark, or a selection of particular positions to increase diversification, or to improve portfolio performance. For example, the firm will typically build the core of the client's portfolio with low-cost index funds or ETFs; satellite holdings include active investment managers with unique strategies that are believed capable of adding value beyond a stated benchmark over a full market cycle.

For clients who believe all markets are “efficient,” the firm will design portfolios consisting entirely of passive investments. Conversely, for those clients who believe it is possible to select active managers who can consistently outperform their benchmark, the firm will build a portfolio comprised entirely of active funds, ETFs or individual securities.

Risk of Loss

While Integrated Financial Planning Solutions, LLC believes its strategies and investment selection are designed to produce competitive returns for a given level of risk, it cannot warrant or guarantee that an investment objective or planning goal will be achieved. Some investment decisions made by the firm and/or client may result in loss, which may include the original principal invested. The client must be able to bear the various risks involved in the investment of account assets, which may include market; currency, interest rate, liquidity, operational or political risk, among others.

When the firm’s research and analyses is based upon commercially available software; rating services, general market and financial information, or due diligence reviews, the firm is relying upon the accuracy and validity of the information or capabilities being provided by selected vendors, rating services, market data, and the issuers themselves. The firm makes every effort to determine the accuracy of the information received, however, it cannot foretell events or actions taken or not taken, or the validity of all information it has researched or provided which may or may not affect the advice to or investment management of a client account or financial plan.

The challenge involved in employing fundamental analysis 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.

Strategies involving Core + Satellite investing may have the potential to be affected by “active risk” or “tracking error risk,” which might be defined as a deviation from the stated benchmark. Since the core portfolio attempts to closely replicate a stated benchmark, the source of the tracking error or deviation may come from a satellite portfolio or position, or from a “sample” or “optimized” index ETF/ETN that may not as closely align the stated benchmark. In these instances, the firm may choose to reduce the weighting of a satellite holding; utilize very active satellites, or use a “replicate index” ETF/ETN as part of its core holdings to minimize the effects of the tracking error in relation to the overall portfolio.

When employing an efficient markets strategy, an investor should consider the potential risk that their broader allocation may generate lower-than-expected returns than that from a specific asset, and that the risk on each type of asset is a deviation from the average return from the asset class. The firm believes this variance from the “expected return” is generally low under normal market conditions if the portfolio is made up of diverse, non-correlated assets.

Although not a common practice of the firm; those accounts that require the employment of more frequent trading strategies may result in additional transactional costs or create taxable events that will be borne by the client, potentially reducing or negating any benefit derived by shorter term investing. Further, while many ETFs/ETNs are known for their potential tax-efficiency and higher “qualified dividend income” (QDI) percentages, there are certain asset classes or holding periods within an ETF/ETN that may not benefit. Shorter holding periods and certain commodities and currencies may be considered nonqualified and the holding’s QDI will be considered if tax efficiency is an important aspect of the portfolio.

In addition, ETFs and mutual funds may carry additional expenses based on their share of operating expenses and certain brokerage fees, which may result in the potential duplication of certain fees. The risk of owning these types of holdings also reflects the risks of their underlying securities.

Material Risks Involved

IFPS does not provide investment management, however investment recommendations may be made as part of the financial planning services. **All investing strategies we offer involve risk and may result in a loss of your original investment which you should be prepared to bear.** Many of these risks apply equally to stocks, bonds, commodities, and any other investment or security. Material risks associated with our investment strategies are listed below.

Market Risk: Market risk involves the possibility that an investment’s current market value will fall because of a general market decline, reducing the value of the investment regardless of the operational success of the issuer’s operations or its financial condition.

Strategy Risk: The Adviser’s investment strategies and/or investment techniques may not work as intended.

Small and Medium Cap Company Risk: Securities of companies with small and medium market capitalizations are often more volatile and less liquid than investments in larger companies. Small and medium cap companies may face a greater risk of business failure, which could increase the volatility of the Client’s portfolio.

Turnover Risk: At times, the strategy may have a portfolio turnover rate that is higher than other strategies. A high portfolio turnover would result in correspondingly greater brokerage commission expenses and may result in the distribution of additional capital gains for tax purposes. These factors may negatively affect the account’s performance.

Limited markets: Certain securities may be less liquid (harder to sell or buy) and their prices may at times be more volatile than at other times. Under certain market conditions, we may be unable to sell or liquidate investments at prices we consider reasonable or favorable or find buyers at any price.

Concentration Risk: Certain investment strategies focus on particular asset-classes, industries, sectors or types of investment. From time to time these strategies may be subject to greater risks of adverse developments in such areas of focus than a strategy that is more broadly diversified across a wider variety of investments.

Interest Rate Risk: Bond (fixed income) prices generally fall when interest rates rise, and the value may fall below par value or the principal investment. The opposite is also generally true: bond prices generally rise when interest rates fall. In general, fixed income securities with longer maturities are more sensitive to these price changes. Most other investments are also sensitive to the level and direction of interest rates.

Legal or Legislative Risk: Legislative changes or Court rulings may impact the value of investments, or the securities' claim on the issuer's assets and finances.

Inflation: Inflation may erode the buying power of your investment portfolio, even if the dollar value of your investments remains the same.

Risks Associated with Securities

Apart from the general risks outlined above which apply to all types of investments, specific securities may have other risks.

Commercial Paper is, in most cases, an unsecured promissory note that is issued with a maturity of 270 days or less. Being unsecured the risk to the investor is that the issuer may default.

Common stocks may go up and down in price quite dramatically, and in the event of an issuer's bankruptcy or restructuring could lose all value. A slower-growth or recessionary economic environment could have an adverse effect on the price of all stocks.

Corporate Bonds are debt securities to borrow money. Generally, issuers pay investors periodic interest and repay the amount borrowed either periodically during the life of the security and/or at maturity. Alternatively, investors can purchase other debt securities, such as zero-coupon bonds, which do not pay current interest, but rather are priced at a discount from their face values and their values accrete over time to face value at maturity. The market prices of debt securities fluctuate depending on factors such as interest rates, credit quality, and maturity. In general, market prices of debt securities decline when interest rates rise and increase when interest rates fall. The longer the time to a bond's maturity, the greater its interest rate risk.

Bank Obligations including bonds and certificates of deposit may be vulnerable to setbacks or panics in the banking industry. Banks and other financial institutions are greatly affected by interest rates and may be adversely affected by downturns in the U.S. and foreign economies or changes in banking regulations.

Municipal Bonds are debt obligations generally issued to obtain funds for various public purposes, including the construction of public facilities. Municipal bonds pay a lower rate of return than most other types of bonds. However, because of a municipal bond's tax-favored status, investors should compare the relative after-tax return to the after-tax return of other bonds, depending on the investor's tax bracket. Investing in municipal bonds carries the same general risks as investing in bonds in general. Those risks include interest rate risk, reinvestment risk, inflation risk, market risk, call or redemption risk, credit risk, and liquidity and valuation risk.

Options and other derivatives carry many unique risks, including time-sensitivity, and can result in the complete loss of principal. While covered call writing does provide a partial hedge to the stock against which the call is written, the hedge is limited to the amount of cash flow received when writing the option. When selling covered calls, there is a risk the underlying position may be called away at a price lower than the current market price.

Exchange Traded Funds prices may vary significantly from the Net Asset Value due to market conditions. Certain Exchange Traded Funds may not track underlying benchmarks as expected. ETFs are also subject to the following risks: (i) an ETF's shares may trade at a market price that is above or below their net asset value; (ii) the ETF may employ an investment strategy that utilizes high leverage ratios; or (iii) trading of an ETF's shares may be halted if the listing exchange's officials deem such action appropriate, the shares are de-listed from the exchange, or the activation of market-wide "circuit breakers" (which are tied to large decreases in stock prices) halts stock trading generally. The Adviser has no control over the risks taken by the underlying funds in which the Clients invest.

Mutual Funds. When a Client invests in open-end mutual funds or ETFs, the Client indirectly bears its proportionate share of any fees and expenses payable directly by those funds. Therefore, the Client will incur higher expenses, many of which may be duplicative. In addition, the Client's overall portfolio may be affected by losses of an underlying fund and the level of risk arising from the investment practices of an underlying fund (such as the use of derivatives).

Item 9 - Disciplinary Information

Criminal or Civil Actions

IFPS and its management have not been involved in any criminal or civil action.

Administrative Enforcement Proceedings

IFPS and its management have not been involved in administrative enforcement proceedings.

Self-Regulatory Organization Enforcement Proceedings

IFPS and its management have not been involved in legal or disciplinary events that are material to a Client's or prospective Client's evaluation of IFPS or the integrity of its management.

Item 10 - Other Financial Industry Activities and Affiliations

Neither the firm nor its associated persons are affiliated with or maintain a material relationship or arrangement with another financial industry entity. The firm's policies require it and its personnel to conduct business activities in a manner that avoid actual or potential conflicts of interest between the firm, employees, and clients, or that may otherwise be contrary to law. The firm will provide disclosure to its client prior to and throughout the term of an engagement of any conflicts of interest which will or may reasonably compromise its impartiality or independence.

Other than as mentioned above, neither our firm nor a member of its management is, or has a material relationship with any of the following types of entities:

- broker/dealer, municipal securities dealer, or government securities dealer or broker;
- futures commission merchant, commodity pool operator, or commodity trading adviser;
- banking or thrift institution;
- lawyer or law firm;
- accountant or accounting firm;
- insurance company or agency;
- pension consultant;
- real estate broker or dealer;
- sponsor or syndicator of limited partnerships; or
- pooled investment vehicle (unit investment trust, private investment company or "hedge fund," and offshore fund).

Upon your request, you may be provided a referral to various professionals, such as an accountant, attorney, or insurance professional. While these referrals are based on our best information, we do not guarantee the quality or adequacy of the work provided by these referred professionals. We do not have an agreement with or receive fees from these professionals for these informal referrals. Any fees charged by these other entities for their services are completely separate from fees charged by our firm.

We may provide you with a recommendation to another registered investment adviser to assist you managing a part of or your entire portfolio. Should we ever provide you with such a recommendation, we will first ensure we have conducted what we believe is an appropriate level of due diligence on the recommended party, to include ensuring their firm is appropriately registered or notice-filed within your jurisdiction. Please note that we are not paid for this referral nor do we share in any fees these firms may receive in managing your investment account.

Mr. Wieand is a member of professional industry associations such as the Certified Financial Planner Board of Standards, Inc., the National Association of Personal Financial Advisors (NAPFA),

the XY Planning Network, and the America Institute of Certified Public Accountants (AICPA). Information may also be available on these association websites for public view.

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

As a fiduciary, our firm and its associates have a duty of utmost good faith to act solely in the best interests of each Client. Our Clients entrust us with their funds and personal information, which in turn places a high standard on our conduct and integrity. Our fiduciary duty is a core aspect of our Code of Ethics and represents the expected basis of all of our dealings. The firm also adheres to the Code of Ethics and Professional Responsibility adopted by the CFP® Board of Standards Inc., and accepts the obligation not only to comply with the mandates and requirements of all applicable laws and regulations but also to take responsibility to act in an ethical and professionally responsible manner in all professional services and activities.

Code of Ethics Description

This code does not attempt to identify all possible conflicts of interest, and literal compliance with each of its specific provisions will not shield associated persons from liability for personal trading or other conduct that violates a fiduciary duty to advisory Clients. A summary of the Code of Ethics' Principles is outlined below.

- Integrity - Associated persons shall offer and provide professional services with integrity.
- Objectivity - Associated persons shall be objective in providing professional services to Clients.
- Competence - Associated persons shall provide services to Clients competently and maintain the necessary knowledge and skill to continue to do so in those areas in which they are engaged.
- Fairness - Associated persons shall perform professional services in a manner that is fair and reasonable to Clients, principals, partners, and employers, and shall disclose conflict(s) of interest in providing such services.
- Confidentiality - Associated persons shall not disclose confidential Client information without the specific consent of the Client unless in response to proper legal process, or as required by law.
- Professionalism - Associated persons' conduct in all matter shall reflect the credit of the profession.
- Diligence - Associated persons shall act diligently in providing professional services.

We periodically review and may amend our Code of Ethics to ensure that it remains current, and we require all firm access persons to attest to their understanding of and adherence to the Code of Ethics at least annually. Our firm will provide a copy of its Code of Ethics to any Client or prospective Client upon request.

Potential Conflicts of Interest

Not all organizational duties are segregated; we employ policies and procedures to ensure timely, accurate record keeping and supervision. Certain functions may be outsourced to assist in these efforts when deemed necessary.

All material conflicts of interest are disclosed to clients prior to and throughout the term of an engagement that will or may reasonably compromise the firm's impartiality or independence.

Investment Recommendations Involving a Material Financial Interest and Conflicts of Interest

Neither our firm, its access persons, or any related person is authorized to recommend to a Client or effect a transaction for a Client, involving any security in which our firm or a related person has a material financial interest, such as in the capacity as an underwriter, adviser to the issuer, principal transaction, among others.

Advisory Firm Purchase of Same Securities Recommended to Clients and Conflicts of Interest

From time to time, our firm and/or related persons may invest in the same securities that we recommend to Clients. However, we do not place trades on behalf of our clients. Thus, we have no control over which securities clients buy or sell as it's the Client's ultimate responsibility. Investment advice to Clients is always made considering the Client's objectives and Advisor and its personnel are prohibited from making recommendations that are for personal gain or not in the best interests of Clients.

Trading Securities At/Around the Same Time as Client's Securities

From time to time, our firm or its "related persons" may buy or sell securities for themselves at or around the same time as Clients.

Item 12 - Brokerage Practices

Factors Used to Select Custodians

IFPS does not have any affiliation with any custodian we recommend. Specific custodian recommendations are made to the Client based on their need for such services. We recommend custodians based on the reputation and services provided by the firm.

Research and Other Soft-Dollar Benefits

We do not have any soft-dollar arrangements with custodians whereby soft-dollar credits, used to purchase products and services, are earned directly in proportion to the amount of commissions paid by a Client. However, as a result of being on their institutional platform, Charles Schwab (Schwab) may provide us with certain services that may benefit us.

Schwab Advisor Services™ is Schwab's business serving independent investment advisory firms like us. They provide our Clients and us with access to their institutional brokerage services (trading, custody, reporting and related services), many of which are not typically available to Schwab retail customers. Schwab also makes available various support services. Some of those services help us manage or administer our Clients' accounts, while others help us manage and

grow our business. Schwab's support services are generally available on an unsolicited basis (we don't have to request them) and at no charge to us. The benefits received by Advisor or its personnel do not depend on the number of brokerage transactions directed to Schwab. As part of its fiduciary duties to Clients, Advisor at all times must put the interests of its Clients first. Clients should be aware, however, that the receipt of economic benefits by Advisor or its related persons in and of itself creates a potential conflict of interest and may indirectly influence the Advisor's choice of Schwab for custody and brokerage services. This conflict of interest is mitigated as Advisor regularly reviews the factors used to select custodians to ensure our recommendation is appropriate. Following is a more detailed description of Schwab's support services:

1. **Services that benefit you.** Schwab's institutional brokerage services include access to a broad range of investment products, execution of securities transactions, and custody of Client assets. The investment products available through Schwab include some to which we might not otherwise have access or that would require a significantly higher minimum initial investment by our Clients. Schwab's services described in this paragraph generally benefit you and your account.
2. **Services that may not directly benefit you.** Schwab also makes available to us other products and services that benefit us but may not directly benefit you or your account. These products and services assist us in managing and administering our Clients' accounts. They include investment research, both Schwab's own and that of third parties. We may use this research to service all or a subset of our Clients' accounts, including accounts not maintained at Schwab. In addition to investment research, Schwab also makes available software and other technology that:
 - provide access to Client account data (such as duplicate trade confirmations and account statements)
 - facilitate trade execution and allocate aggregated trade orders for multiple Client accounts
 - provide pricing and other market data
 - assist with back-office functions, recordkeeping, and Client reporting
3. **Services that generally benefit only us.** Schwab also offers other services intended to help us manage and further develop our business enterprise. These services include:
 - Educational conferences and events
 - Consulting on technology, compliance, legal, and business needs
 - Publications and conferences on practice management and business succession
4. **Your brokerage and custody costs.** For our Clients' accounts that Schwab maintains, Schwab generally does not charge you separately for custody services but is compensated by charging you commissions or other fees on trades that it executes or that settle into your Schwab account. Certain trades (for example, many mutual funds and ETFs) may not incur Schwab commissions or transaction fees.

Brokerage for Client Referrals

We receive no referrals from a custodian, broker-dealer or third party in exchange for using that custodian, broker-dealer or third party.

Clients Directing Which Broker/Dealer/Custodian to Use

We may recommend a specific custodian for Clients to use, however, Clients may custody their assets at a custodian of their choice. Clients may also direct us to use a specific broker-dealer to execute transactions.

Aggregating (Block) Trading for Multiple Client Accounts

Some investment advisers execute Client accounts on an aggregated basis to lower expenses. As a fee-only financial planner who does not offer Investment Management Services, we do not execute trades on behalf of Clients. As a result, it is up to the Client to negotiate their own trading costs with their custodian.

Item 13 - Review of Accounts

Periodic Reviews

The firm does not provide continuous monitoring and rebalancing of client accounts or portfolios for clients with Ongoing Financial Planning or Project Based Financial Planning services. Periodic financial check-ups or portfolio reviews are recommended for Ongoing Financial Planning or Project Based Financial Planning clients and it is the client's responsibility to initiate these reviews.

Certain clients may elect to grant the firm restricted, “view only” access to their brokerage account to facilitate a timely and efficient portfolio review. Such access does not imply that the firm is engaged in regular monitoring of client portfolios.

Clients are reminded to notify Integrated Financial Planning Solutions, LLC of any changes in their financial situation, investment objectives, or account restrictions. A new or amended engagement agreement may be required.

Content of Client Provided Reports and Frequency

If you have opened and maintained an investment account on your own or with our assistance, you will receive account statements sent directly from mutual fund companies, transfer agents, custodians or brokerage companies where your investments are held. We urge you to carefully review these statements for accuracy and clarity, and to ask questions when something is not clear.

We may provide portfolio reports if we are engaged to provide periodic asset allocation or investment advice; however, we do not provide ongoing performance reporting under our financial planning and investment consultation services engagements.

All firm performance reports, if provided by our firm, will be prepared in accordance with appropriate jurisdictional guidance. Clients are urged to carefully review and compare account statements that they have received directly from their service provider with any report received from our firm.

Item 14 - Client Referrals and Other Compensation

Compensation Received by Integrated Financial Planning Solutions, LLC

IFPS is a fee-only firm that is compensated solely by its Clients. IFPS does not receive commissions or other sales-related compensation. Except as mentioned in Item 12 above, we do not receive any economic benefit, directly or indirectly, from any third party for advice rendered to our Clients.

Client Referrals from Solicitors

IFPS does not, directly or indirectly, compensate any person who is not advisory personnel for Client referrals.

Item 15 - Custody

IFPS does not accept custody of Client funds.

Item 16 - Investment Discretion

The Firm does not maintain discretion over Client accounts. Client maintains discretion for all trading activities.

Item 17 - Voting Client Securities

We do not vote Client proxies. Therefore, Clients maintain exclusive responsibility for: (1) voting proxies, and (2) acting on corporate actions pertaining to the Client's investment assets. The Client shall instruct the Client's qualified custodian to forward to the Client copies of all proxies and shareholder communications relating to the Client's investment assets. If the Client would like our opinion on a particular proxy vote, they may contact us at the number listed on the cover of this brochure.

In most cases, you will receive proxy materials directly from the account custodian. However, in the event we were to receive any written or electronic proxy materials, we would forward them

directly to you by mail, unless you have authorized our firm to contact you by electronic mail, in which case, we would forward you any electronic solicitation to vote proxies.

Item 18 – Financial Information

We have no financial commitment that impairs our ability to meet contractual and fiduciary commitments to our Clients, nor have we been the subject of any bankruptcy proceeding. We do not have custody of Client funds or securities or require or solicit prepayment of more than \$500 in fees six months or more in advance.

Item 19 - Requirements for State-Registered Advisers

Principal Officers

Aaron Wieand serves as IFPS's sole principal, Chief Compliance Officer, and IFPS' principal. Information about Aaron Wieand's education, business background, and outside business activities can be found on his ADV Part 2B, Brochure Supplement attached to this Brochure.

Outside Business

All outside business information, if applicable, of IFPS is disclosed in Item 10 of this Brochure.

Performance-Based Fees

Neither IFPS nor Aaron Wieand is compensated by performance-based fees. Please refer to Item 6 of this brochure.

Material Disciplinary Disclosures

No management person at IFPS has ever been involved in an arbitration claim of any kind or been found liable in a civil, self-regulatory organization, or administrative proceeding.

Material Relationships That Management Persons Have With Issuers of Securities

IFPS nor Aaron Wieand have any relationship or arrangement with issuers of securities.

Integrated Financial Planning Solutions, LLC

Aaron Wieand, CPA/PFS, CFP®

Owner, Investment Advisor Representative

203 South Main Street, Suite 2A Goshen, Indiana 46526

(574) 334-9499

www.integratedfps.com

Form ADV Part 2B

Advisory Personnel Brochure Supplement January 12, 2026

This brochure supplement provides information about Aaron Wieand, CPA/PFS, CFP® that supplements the Integrated Financial Planning Solutions, LLC Form ADV Part 2A brochure. You should have received a copy of that brochure. Please contact Aaron Wieand at (574) 334-9499 if you did not receive the full brochure or if you have any questions about the contents of this supplement.

Additional information about Integrated Financial Planning Solutions, LLC and Aaron Wieand is available on the Securities and Exchange Commission's (SEC) website at www.adviserinfo.sec.gov which can be found using the identification number 6405872.

Item 2 – Educational Background and Business Experience

Aaron Wieand

Year of Birth: 1981

CRD Number: 6405872

Formal Education after High School

Bachelor of Arts in Accounting: Goshen College, Goshen, IN

Business Experience (Previous Five Years)

Integrated Financial Planning Solutions, LLC; Goshen IN (2014-Present)
Owner, Investment Advisor Representative

Professional Designations

CERTIFIED FINANCIAL PLANNER™ professional

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 PLANNERTM 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® professional, an individual must 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 requirements through other qualifying credentials.
- Examination – Pass the comprehensive CFP® Certification Examination. The examination is designed to assess an individual’s ability to integrate and apply a broad base of financial planning knowledge in the context of real-life financial planning situations.
- 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 to remain certified and maintain the right to continue to use the CFP Board Certification 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.

Certified Public Accountant (CPA): CPAs are licensed and regulated by their state boards of accountancy. While state laws and regulations vary, the education, experience and testing requirements for licensure as a CPA generally include minimum college education (150 credit hours with at least a baccalaureate degree and a concentration in accounting), minimum experience levels (most states require at least one year of experience providing services that involve the use of accounting, attest, compilation, management advisory, financial advisory, tax or consulting skills, all of which must be achieved under the supervision of or verification by a CPA), and successful passage of the Uniform CPA Examination. To maintain a CPA license, states generally require the completion of 40 hours of continuing professional education (CPE) each year (or 80 hours over a two-year period or 120 hours over a three-year period). Additionally, all American Institute of Certified Public Accountants (AICPA) members are required to follow a rigorous Code of Professional Conduct which requires that they act with integrity, objectivity, due care, competence, fully disclose any conflicts of interest (and obtain client consent if a conflict exists), maintain client confidentiality, disclose to the client any commission or referral fees, and serve the public interest when providing financial services.

Personal Financial Specialist (PFS): This designation is issued by the American Institute of Certified Public Accountants (AICPA) and is granted to individuals who must meet all the following prerequisites: a member of the AICPA; hold an unrevoked CPA certificate issued by a state authority; earn at least 100 points under the PFS point system; and have substantial business experience in personal financial planning related services. The candidate is required to obtain personal financial planning specific education in addition to holding a valid CPA. The candidate must take a final certification examination (proctored by the AICPA) and once issued the individual must undergo Continuing Education in the form of 60 PFS points in personal financial planning experience as well as qualified ‘life-long learning’ activities every three years.

Item 3 – Disciplinary Information

Aaron Wieand has never been involved in an arbitration claim of any kind or been found liable in a civil, self-regulatory organization, or administrative proceeding.

Item 4 – Other Business Activities

Aaron Wieand is not involved with outside business activities.

Item 5 – Additional Compensation

Aaron Wieand does not receive any economic benefit from any person, company, or organization, in exchange for providing Clients advisory services through IFPS.

Item 6: Supervision

Mr. Wieand serves in multiple capacities with the firm: Owner, Financial Planner, and Investment Adviser Representative. The firm recognizes that not having all organizational duties segregated may potentially create a conflict of interest; the firm employs policies and procedures to ensure timely, accurate record keeping and supervision. Certain functions may be outsourced to qualified entities to assist in these efforts when deemed necessary.

Questions relative to the firm, staff, its services, or this ADV Part 2 and its attached Advisory Personnel Brochure Supplement may be made to the attention of Mr. Wieand at (574) 334-9499. Additional information about the firm, other advisory firms, or associated investment advisor representatives, including Mr. Wieand, is available on the Internet at www.adviserinfo.sec.gov. A search of this site for firms or their associated personnel can be accomplished by name or a unique firm identifier. Mr. Wieand's CRD number is 6405872, and the IARD number for Integrated Financial Planning Solutions, LLC is 153824.

The business and disciplinary history, if any, of an investment advisory firm and its representatives may also be obtained by calling the Indiana Securities Division at (317) 232-6681.

Item 7: Requirements for State-Registered Advisers

Mr. Wieand has NOT been involved in an arbitration, civil proceeding, self-regulatory proceeding, administrative proceeding, or a bankruptcy petition.