

Form ADV Part 2B – Brochure Supplement

for

**Christopher F. Michalman, CFP®
Financial Planner**

Effective: May 1st, 2024

This Form ADV 2B (“Brochure Supplement”) provides information about the background and qualifications of Christopher F. Michalman (CRD# 2750759) in addition to the information contained in the Integrated Wealth Concepts LLC (also d/b/a Integrated Partners, Integrated Financial Partners) (“IWC” or the “Advisor”, CRD# 284656) Disclosure Brochure. If you have not received a copy of the Disclosure Brochure or if you have any questions about the contents of the IWC Disclosure Brochure or this Brochure Supplement, please contact us at (781) 890-3045.

Additional information about Mr. Michalman is available on the SEC’s Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching with his full name or his Individual CRD# 2750759.

**Integrated Wealth Concepts LLC
(also d/b/a Integrated Partners, Integrated Financial Partners)**

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200 5th Ave, Suite 4010
Waltham, MA 02451**

**Phone: (603) 216-2313
26 E Derry Road
Derry, NH 03038**

Item 2 – Educational Background and Business Experience

Christopher F. Michalman, born in 1971, is dedicated to advising Clients of Integrated Wealth Concepts as a Financial Planner. Mr. Michalman earned a B.S. Business Communications from Bentley College in 1993. Mr. Michalman is a Certified Financial Planner professional. Additional information regarding Mr. Michalman's employment history is included below.

Employment History:

Financial Planner, Integrated Wealth Concepts LLC	10/2016 – Present
Registered Representative, LPL Financial LLC	10/2016 – 12/2022
Financial Planner, Lincoln Financial Advisors	12/2003 – 10/2016

Certified Financial Planner ("CFP®")

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

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 62,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- **Education** – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP® Board's studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor's Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP® Board's financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- **Examination** – Pass the comprehensive CFP® Certification Examination. The examination, administered in 10 hours over a two-day period, 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 at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- **Ethics** – Agree to be bound by CFP® Board's *Standards of Professional Conduct*, a set of documents outlining 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:

- **Continuing Education** – Complete 30 hours of continuing education hours every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of Professional Conduct*, to maintain competence and keep up with developments in the financial planning field; and
- **Ethics** – Renew an agreement to be bound by the *Standards of Professional Conduct*. The *Standards* prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

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.

Item 3 – Disciplinary Information

There are no legal, civil or disciplinary events to disclose regarding Mr. Michalman. Mr. Michalman has never been involved in any regulatory, civil or criminal action. There have been no client complaints, lawsuits, arbitration claims or administrative proceedings against Mr. Michalman.

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. ***As previously noted, there are no legal, civil or disciplinary events to disclose regarding Mr. Michalman.***

However, we do encourage you to independently view the background of Mr. Michalman on the Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching with his full name or his Individual CRD# 2750759.

Item 4 – Other Business Activities

Insurance Agency Affiliations

Mr. Michalman is also a licensed insurance professional. Implementations of insurance recommendations are separate and apart from Mr. Michalman's role with IWC. As an insurance professional, Mr. Michalman may receive customary commissions and other related revenues from the various insurance companies whose products are sold. Mr. Michalman is not required to offer the products of any particular insurance company. Commissions generated by insurance sales do not offset regular advisory fees. This may cause a conflict of interest in recommending certain products of the insurance companies. Clients are under no obligation to implement any recommendations made by Mr. Michalman or the Advisor.

Item 5 – Additional Compensation

Mr. Michalman has additional business activities that are detailed in Item 4 above.

Item 6 – Supervision

Mr. Michalman serves as a Financial Planner of IWC and is supervised by Ann Swartz, the Chief Compliance Officer. Mrs. Swartz can be reached at (781) 890-3045.

IWC has implemented a Code of Ethics and internal compliance that guide each Supervised Person in meeting their fiduciary obligations to Clients of IWC. Further, IWC is subject to regulatory oversight by various agencies. These agencies require registration by IWC and its Supervised Persons. As a registered entity, IWC is subject to examinations by regulators, which may be announced or unannounced. IWC is required to periodically update the information provided to these agencies and to provide various reports regarding the business activities and assets of the Advisor.