



INTEGRATED  
WEALTHCARE

# FORM ADV PART 2B

FIRM BROCHURE

April 18, 2024

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This brochure supplement (“Supplement Brochure”) dated April 18, 2024, provides information about Michael Shayne Ruffing that supplements the Integrated WealthCare, LLC’s (“IWC” or the “Firm”) Part 2A of Form ADV (“Brochure”). You should have received a copy of that brochure. Please contact Mr. Ruffing if you did not receive IWC’s Brochure or if you have any questions about the contents of this Supplement Brochure.

Additional information about Mr. Ruffing is available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). The site is searchable by a unique identifying number known as a CRD number. Mr. Ruffing’s CRD number is 2864005.

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**MICHAEL SHAYNE RUFFING**

*Founder and Chief Executive Officer*

*Chief Compliance Officer*

*Investment Adviser Representative*

Individual CRD No. 2864005

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Integrated WealthCare, LLC

3100 Tower Blvd., Ste. 1660

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**Item 1: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

Michael Shayne Ruffing

CRD No: 2864005

Born: 1970

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**EDUCATIONAL BACKGROUND**

1992 – Elon College, Bachelor of Arts, History

**BUSINESS EXPERIENCE**

04/2021 – Present	Chief Compliance Officer and Investment Advisor Representative	Integrated WealthCare, LLC
03/2007 – Present	Managing Director	Integrated WealthCare, LLC
05/2012 – Present	Investment Advisor Representative	Capital Wealth Management, LLC (formerly Capital Wealth Management, Inc.)
03/2012 – Present	Registered Representative	Triad Advisors, LLC
09/2001 – 03/2012	Registered Representative and Investment Advisor Representative	NFP Securities, Inc.

## PROFESSIONAL DESIGNATIONS, LICENSING & EXAMS

### SECURITIES LICENSES

#### STATE SECURITIES LAW EXAM

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Series 65 - Uniform Investment Adviser Law Examination

Series 63 - Uniform Securities Agent State Law Examination

#### GENERAL INDUSTRY/PRODUCTS EXAM

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SIE - Securities Industry Essentials Examination

Series 7 - General Securities Representative Examination

Series 6 - Investment Company Products/Variable Contracts Representative Examination

### INSURANCE LICENSES

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North Carolina Insurance License No. 771763

## CHARTERED FINANCIAL CONSULTANT (CHFC)

To receive a ChFC, you must successfully complete all courses in your selected program, meet experience requirements and ethics standards, and agree to comply with The American College Code of Ethics and Procedures.

### EXPERIENCE

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Three years of full-time business experience is required for the ChFC designation. The three-year period must be within the five years preceding the date of the award. An undergraduate or graduate degree from an accredited educational institution qualifies as one year of business experience. Part-time qualifying business experience is credited toward the three-year requirement on an hourly basis, with 2,000 hours representing the equivalent of one-year full-time experience. The following activities meet the required business experience qualifications included in the certification process.

## INSURANCE AND HEALTH CARE

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- Field underwriting and management, including sales and service activities, supervision and management of persons involved in sales or services, or staff support of persons in these activities.
- Company management and operations in positions involving substantial responsibility.

## FINANCIAL SERVICES AND EMPLOYEE BENEFITS

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- Client service and related management, including direct contact with clients, supervision and management of persons involved directly in the process of providing financial services or employee benefits, or staff support of persons in these activities.
- Financial institution management and operations in positions involving substantial responsibility.

## OTHER

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- University or college teaching of subjects related to the curriculum on a full-time basis at an accredited institution of higher education.
- Government regulatory service in a responsible administrative, supervisory, or operational capacity.
- Activities directly or indirectly related to the protection, accumulation, conservation, or distribution of the economic value of human life; these include the work of actuaries, attorneys, CPAs, investment advisers, real estate investment advisers, stockbrokers, trust officers, or persons in other similar occupations.

## CHARTERED LIFE UNDERWRITER (CLU)

Once fulfilling the ChFC® designation, one may also earn the CLU® designation by completing a minimum of three additional courses.

For the CLU®, one must complete the remaining core courses and select from the electives list for that program if additional courses are still needed; electives in the ChFC® program may not be used as electives in the CLU® program.

## FI360 - ACCREDITED INVESTMENT FIDUCIARY (AIF®)

To receive the AIF® designation from Fi360, you must successfully complete five (5) components; experience, training, examination, code of ethics and conduct standards, and an application.

### EXPERIENCE

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One of the following combinations of education, industry experience, and/or professional development is required to meet the experience requirement for the AIF® Designation.

- Minimum of two (2) years of relevant experience; a bachelor's degree (or higher); and a professional credential.
- Minimum of five (5) years of relevant experience; a bachelor's degree (or higher); or a professional credential.
- Minimum of eight (8) years of relevant experience.

### TRAINING

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Completion of AIF® Training is required to attain the AIF® Designation. It is available from Fi360 in two (2) formats and takes approximately 8-10 hours to complete the online component (not including personal study time). The Capstone format includes an additional 6-8 hours of instructor-led course review.

### EXAMINATION

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A minimum score of 70% on the AIF® examination is required to attain the AIF® designation. The exam will include 80 items, of which only 70 will count toward the candidate score. All items will be multiple-choice single-response questions. Candidates will have up to two hours to complete the exam.

### CODE OF ETHICS AND CONDUCT STANDARDS

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On an annual basis, candidates and designees must review and attest to the Code of Ethics. The Conduct Standards pertain to criminal and civil litigation, regulatory events, and personal and professional conduct. Self-disclosure of such events is required when applying for the AIF® Designation, as is ongoing disclosure. Designees must annually review and attest to the Conduct Standards as part of recertification requirements.

## APPLICATION

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In order to attain and retain the AIF® Designation, completion of the designation application is required. The application consists of five (5) parts: background information, education, work history, conduct standards, and code of ethics.

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### **Item 2:      DISCIPLINARY INFORMATION**

Mr. Ruffing does not have any legal or disciplinary events material to a client's or prospective client's evaluation.

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### **Item 3:      OTHER BUSINESS ACTIVITIES**

Mr. Ruffing is also a registered insurance broker. He spends approximately 15 hours per week selling insurance policies to customers.

Mr. Ruffing spends approximately 1 hour per month writing articles for medical association journals.

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### **Item 4:      ADDITIONAL COMPENSATION**

Mr. Ruffing receives commissions for sales generated as an insurance agent.

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### **Item 5:      SUPERVISION**

Michael Shayne Ruffing is the Founder and Chief Executive Officer, Chief Compliance Officer, and an Investment Adviser Representative of IWC. IWC provides investment advisory services in accordance with its

policies and procedures manual. As IWC's Chief Compliance Officer, Mr. Ruffing is responsible for the implementation of the Firm's policies and procedures. Mr. Ruffing may be contacted at (866) 694-6292 or [shayne@iwcglobal.net](mailto:shayne@iwcglobal.net) for more information about this Brochure Supplement.

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