Disclosure

This letter provides an understanding regarding any conflicts of interest within or between my business practices.

Through the services of Integrity Divorce Solutions, LLC, I provide a fee-for-service business, which helps my clients in the area of divorce counseling. I am the primary stock holder in this company.

Through Integrity Financial Strategies LLC, I offer my clients a fee-for-service business, which helps them in the area of financial planning. I represent Integrity Financial Strategies LLC as a Financial Consultant and receive a percentage of fees charged through this company. I am the sole owner of this company.

I also offer my clients investment management services and products through Integrity Financial Strategies LLC and TD Ameritrade Institutional. Although I primarily utilize TD Ameritrade Institutional for my investment products, I may use other companies for their financial products when it is deemed to be in the best interest of my clients. I am not compensated for the sale of any investment products.

When you work with me through Integrity Divorce Solutions LLC, or Integrity Financial Strategies LLC, you will be charged a fee for the service rendered through either of those companies separately and independently. So that there will be no future misunderstanding, any recommendations to pursue financial planning or to purchase the products will require no obligation on your part to complete the financial planning or to purchase the products through me.

I emphasize that you are not obligated in any way to purchase the financial planning services or the products from me. You are free to select any financial planning firm, brokerage firm, insurance or real estate agent or other vendors you desire for the implementation of any recommendations.

Neither myself nor Integrity Divorce Solutions LLC, are authorized to render legal advice or prepare legal documentation for you. You should look into your own lawyer or we can refer you out for these services. We are not authorized to prepare or amend the filing of personal income, gift or estate tax returns for you. You should look to your own accountant or we can refer you out for these services. We are not authorized to serve as a trustee for you. Acting upon the advice of your lawyer, you should select appropriate individual(s) or trust companies to provide this service. I do not receive any compensation for referrals to other business professionals.

This letter serves as an understanding of my business practice and as an explanation of any potential conflicts of interest.

Stephanie Farrar, MBA
Certified Divorce Financial Analyst®
Integrity Divorce Solutions, LLC