



# FORM ADV PART 2B

## FIRM BROCHURE

April 18, 2024

---

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.

---

**MICHAEL SHAYNE RUFFING**

*Founder and Chief Executive Officer*

*Chief Compliance Officer*

*Investment Adviser Representative*

Individual CRD No. 2864005

PH: (866) 694-6292

EMAIL: [shayne@iwcglobal.net](mailto:shayne@iwcglobal.net)

Integrated WealthCare, LLC

3100 Tower Blvd., Ste. 1660

Durham, NC 27707

---

---

**Item 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

Michael Shayne Ruffing

CRD No: 2864005

Born: 1970

---

**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 – 09/2021	Investment Advisor Representative	Capital Wealth Management, LLC (formerly Capital Wealth Management, Inc.)
03/2012 – 07/2021	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

---

Series 65 - Uniform Investment Adviser Law Examination

Series 63 - Uniform Securities Agent State Law Examination

#### GENERAL INDUSTRY/PRODUCTS EXAM

---

SIE - Securities Industry Essentials Examination

Series 7 - General Securities Representative Examination

Series 6 - Investment Company Products/Variable Contracts Representative Examination

### INSURANCE LICENSES

---

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

---

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

---

- 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

---

- 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

---

- 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

---

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

---

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

---

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

---

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

---

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.

---

### **Item 3:       DISCIPLINARY INFORMATION**

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

---

### **Item 4:       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.

---

### **Item 5:       ADDITIONAL COMPENSATION**

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

---

## **Item 6:        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.

---



# FORM ADV PART 2B

## BROCHURE SUPPLEMENT

John M. Gallagher, ChFC®

Investment Advisor Representative

May 1, 2024

---

This Form ADV 2B ("Brochure Supplement") provides information about the background and qualifications of John M. Gallagher, ChFC® (CRD# 7718664) in addition to the information contained in the Integrated WealthCare, LLC ("IWC" or the "Advisor", CRD# 312929) 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 866-694-6292.

Additional information about Dr. Gallagher is available on the SEC's Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching with his full name or his Individual CRD# 7718664..

---

Integrated WealthCare, LLC  
3100 Tower Blvd., Ste. 1660  
Durham, NC 27707



---

## Item 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

John M. Gallagher, ChFC®

CRD# 7718664

Born: 1982

---

### EDUCATIONAL BACKGROUND

MD from Temple University School of Medicine in 2009.

Bachelor of Science from the University of Northern Colorado in 2005.

Additional information regarding Dr. Gallagher's employment history is included below.

### BUSINESS EXPERIENCE

03/2023 to Present	Investment Advisor Representative	Integrated WealthCare, LLC
06/2022 to Present	Emergency Physician	Hawaii Emergency Physicians Associated
10/2021 to 05/2022	Emergency Physician	Sound Physicians
08/2015 to 02/2022	Emergency Physician,	Vituity
06/2015 to 06/2021	EMS Medical Director,	Sedgwick County

## Chartered Financial Consultant™ (“ChFC®”)

---

The Chartered Financial Consultant™ (ChFC®) program prepares you to meet the advanced financial planning needs of individuals, professionals, and small business owners. You'll gain a sustainable advantage in this competitive field with in-depth coverage of the key financial planning disciplines, including insurance, income taxation, retirement planning, investments, and estate planning. The ChFC® requires three years of full-time, relevant business experience, nine two-hour course-specific proctored exams, and 30 hours of continuing education every two years. Holders of the ChFC® designation must adhere to The American College's Code of Ethics.

### Program Objectives:

- Function as an ethical, competent, and articulate practitioner in the field of financial planning
- Utilize the intellectual tools and framework needed to maintain relevant and current financial planning knowledge and strategies.
- Apply financial planning theory and techniques through the development of case studies and solutions.
- Apply in-depth knowledge in a holistic manner from a variety of disciplines, namely, estate planning, retirement planning, or non-qualified deferred compensation.

### Item 3: Disciplinary Information

---

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

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 Dr. Gallagher.**

However, we do encourage you to independently view the background of Dr. Gallagher on the Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching with his full name or his Individual CRD# 7718664.

---

### Item 4: Other Business Activities

---

Hawaii Emergency Physicians Associated Dr. Gallagher, in his separate capacity, serves as an emergency physician for Hawaii Emergency Physicians Associated. In this role, Dr. Gallagher administers emergency medicine and clinical care to patients. Dr. Gallagher spends approximately 50% of his time per month in this capacity.

---

### Item 5: Additional Compensation

---

Dr. Gallagher has an additional business activity where compensation is received that is detailed in Item 4 above.

---

## **Item 6 :           Supervision**

---

Dr. Gallagher serves as an Investment Advisor Representative of IWC and is supervised by Shayne Ruffing, the Chief Compliance Officer. Mr. Ruffing can be reached at 866-694-6292.

IWC has implemented a Code of Ethics, an internal compliance document that guides 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.



# FORM ADV PART 2B – BROCHURE SUPPLEMENT

FOR  
AUGUST K. PYE  
ASSOCIATE ADVISOR

EFFECTIVE: JUNE 12, 2025

---

This Form ADV 2B (“Brochure Supplement”) provides information about the background and qualifications of August K. Pye (CRD# 8084269) in addition to the information contained in the Integrated WealthCare, LLC (“IWC” or the “Advisor”, CRD# 312929) 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 866-694-6292.

Additional information about Mr. Pye is available on the SEC’s Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching with his full name or his Individual CRD# 8084269.

---

**Integrated WealthCare, LLC**

3100 Tower Blvd. Suite 1660, Durham, NC 27707  
Phone: 866-694-6292 \* Fax: 866-667-3599  
<https://iwcglobal.net>

---

## Item 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

August K. Pye, born in 2002, is dedicated to advising Clients of IWC as an Associate Advisor. Mr. Pye earned his BBA in Finance and BA in Anthropology from Southern Methodist University in 2024. Additional information regarding Mr. Pye's employment history is included below.

---

### EMPLOYMENT HISTORY:

Associate Advisor, Integrated WealthCare LLC	08/2024 to Present
Financial Analyst, Home Tax Solutions LLC	02/2024 to 07/2024
Senior Counselor, YMCA of the Triangle (Camp Sea Gull)	07/2023 to 08/2023
Intern, Insolvency Australia	05/2023 to 07/2023
Assistant Head Counselor, YMCA of the Triangle (Camp Sea Gull)	06/2022 to 08/2022
Assistant Head Counselor, YMCA of the Triangle (Camp Sea Gull)	06/2021 to 08/2021
Junior Counselor, YMCA of the Triangle (Camp Sea Gull)	06/2020 to 08/2020

---

## Item 3: DISCIPLINARY INFORMATION

***There are no legal, civil or disciplinary events to disclose regarding Mr. Pye.*** Mr. Pye 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. Pye.

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. Pye.***

However, we do encourage you to independently view the background of Mr. Pye on the Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching with his full name or his Individual CRD# 8084269.

---

## **Item 4: OTHER BUSINESS ACTIVITIES**

### **Insurance Agency Affiliations**

Mr. Pye is also a licensed insurance professional. Implementations of insurance recommendations are separate and apart from Mr. Pye's role with IWC. As an insurance professional, Mr. Pye will receive customary commissions and other related revenues from the various insurance companies whose products are sold. Mr. Pye is not required to offer the products of any particular insurance company. Commissions generated by insurance sales do not offset regular advisory fees. This practice presents a conflict of interest in recommending certain products of the insurance companies. Clients are under no obligation to implement any recommendations made by Mr. Pye or the Advisor. Mr. Pye spends less than 5% of his time per month in this capacity.

---

## **Item 5: ADDITIONAL COMPENSATION**

Mr. Pye has an additional business activity where compensation is received that is detailed in Item 4 above.

---

## **Item 6: SUPERVISION**

Mr. Pye serves as an Associate Advisor of IWC and is supervised by Shayne Ruffing, the Chief Compliance Officer. Mr. Ruffing can be reached at 866-694-6292.

IWC has implemented a Code of Ethics, an internal compliance document that guides 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.