

Item 1: Cover Page
Part 2B of Form ADV: Brochure Supplement
November 2024

Sarah Stachnik

Integrated Benefits, Incorporated
321 Shadow Lake Court
Grand Junction, CO 81507

This brochure supplement provides information about Ms. Stachnik that supplements our brochure. You should have received a copy of that brochure. Please contact Roy Stachnik if you did not receive Integrated Benefits Incorporated's brochure or if you have any questions about the contents of this supplement. Additional information about Ms. Stachnik is available on the SEC's website at www.adviserinfo.sec.gov by searching CRD #6940084.

Item 2: Educational Background & Business Experience

Sarah Stachnik

Year of Birth: 1984

Educational Background:

- 2015: University of Oklahoma; Master's Degree in Education
- 2006: University of Colorado; Bachelor of Arts in Communication

Business Background:

- 01/2020 – Present Integrated Benefits, Incorporated; Chief Compliance Officer
Investment Adviser Representative
- 01/2020 – 10/2024 Osaic Wealth Inc.; Registered Representative
- 01/2017 – 12/2019 Integrated Benefits, Incorporated; Assistant
- 05/2016 – 01/2017 The Law Firm of Travis Helm; Assistant
- 01/2015 – 01/2017 University of Wyoming; Coach & Massage Therapist
- 08/2012 – 12/2015 University of Oklahoma; Coach

Exams, Licenses & Other Professional Designations:

- 01/2020: Series 7 Exam
- 09/2019: Series 66 Exam

Item 3: Disciplinary Information¹

There are no legal or disciplinary events material to the evaluation of Ms. Stachnik.

Item 4: Other Business Activities

Ms. Stachnik is a licensed insurance agent. From time to time, she will offer clients advice or products from those activities. Clients should be aware that these services pay a commission and involve a conflict of interest, as commissionable products conflict with the fiduciary duties of a

¹ Note: Our firm may, under certain circumstances, rebut the presumption that a disciplinary event is material. If an event is immaterial, we are not required to disclose it. When we review a legal or disciplinary event involving the advisor to determine whether it is appropriate to rebut the presumption of materiality, we consider all of the following factors: (1) the proximity of advisor to the advisory function; (2) the nature of the infraction that led to the disciplinary event; (3) the severity of the disciplinary sanction; and (4) the time elapsed since the date of the disciplinary event. If we conclude that the materiality presumption has been overcome, we prepare and maintain a file memorandum of our determination in our records. We follow SEC rule 204-2(a)(14)(iii) and similar state rules.

registered investment adviser. Integrated Benefits, Incorporated always acts in the best interest of the client, including the sale of commissionable products to advisory clients. Clients always have the right to decide whether or not to utilize the services of any representative of Integrated Benefits, Incorporated in such individuals outside capacities.

Item 5: Additional Compensation

Ms. Stachnik does not receive any other economic benefit for providing advisory services in addition to advisory fees.

Item 6: Supervision

Ms. Stachnik is the Chief Compliance Officer of Integrated Benefits, Incorporated supervises and monitors all activities on a regular basis to ensure compliance with our firm's Code of Ethics. Please contact Mr. Stachnik if you have any questions about Ms. Stachnik's brochure supplement at (970) 618-3000.

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

Item 7: Requirements for State-Registered Advisers

Ms. Stachnik has not been involved in any arbitration claim alleging damages in excess of \$2,500. Furthermore, she has neither been involved in nor found liable in any civil, self-regulatory organization, or administrative proceeding nor has been the subject of any bankruptcy petitions.