

FORM ADV PART 2B
Brochure Supplement
November 2024

ROY E. STACHNIK

INTEGRATED BENEFITS, INCORPORATED

321 SHADOW LAKE COURT

GRAND JUNCTION, COLORADO 81507

(970) 618-3000

This Brochure provides information about Roy E. Stachnik that supplements the Integrated Benefits, Incorporated brochure. You should have received a copy of that brochure. Please contact Roy E. Stachnik (970) 618-3000 if you did not receive the Integrated Benefits, Incorporated brochure or if you have any questions about the contents of this supplement.

Additional information about Roy E. Stachnik is available on the SEC's website at www.adviserinfo.sec.gov.

2: Item Educational Background and Business Experience:

Roy E. Stachnik

Year of Birth: 1954

Education:

June 1978 Graduated from the University of Illinois, Chicago Campus Bachelor of Architecture in Design

June 1998 Graduated from American College Master Science Financial Services (MSFS)

March 2007 Center for Fiduciary Studies Accredited Investment Fiduciary (AIF®)

Business Experience:

May 1983 Joined New York Life Insurance Company as a life insurance agent

June 1984-1996 NYLIFE Securities, Incorporated as a registered representative

June 1989 started Integrated Benefits, Incorporated

June 1996 –October 2024 Osaic Wealth, Inc., Incorporated as a registered representative.

May 1997 Integrated Benefits, Incorporated became a registered investment adviser.

Professional Licenses/Designations:

December 1979 Received Professional Architect License (B-1601) State of Colorado

Series 6 – Investment Company and Variable Contracts Exam (Mutual Funds/Variable Annuities)

To obtain the Series 6 an initial qualifying exam administered by the Financial Industry Regulatory Authority (“FINRA”) must be passed. Continuing Education requirement include attending an Annual Compliance Meeting and Firm Element Training. Also required to be taken is a computer-based program within 120 days of the second anniversary of obtaining the registration and every three years thereafter.

Series 22 – Direct Participation (Limited Partnerships) Exam

To obtain the Series 22 an initial qualifying exam administered by the Financial Industry Regulatory Authority (“FINRA”) must be passed. Continuing Education requirement include attending an Annual Compliance Meeting and Firm Element Training. Also required to be taken is a computer-based program within 120 days of the second anniversary of obtaining the registration and every three years thereafter.

Series 63 – Uniform Securities Agent State Law Exam

To obtain the Series 63 an initial qualifying exam administered by the Financial Industry Regulatory Authority (“FINRA”) must be passed. Continuing Education requirement include attending an Annual Compliance Meeting and Firm Element Training. Also required to be taken is a computer-based program within 120 days of the second anniversary of obtaining the registration and every three years thereafter.

Item 3: Disciplinary Information

Not Applicable – There are no material disciplinary items to report.

Item 4: Other Business Activities:

I am a licensed insurance agent and may recommend that you purchase insurance products from me. I may receive direct and indirect compensation from the insurance products that I sell you and as such, I may have an incentive to recommend the purchase of insurance products to increase my compensation even if the insurance products I sell you may not be in your best interest.

In an effort to ensure that my outside business activities do not interfere with or otherwise compromise my relationship with you, all outside business activities that I engage in are reviewed by an appointed supervisor.

Please be aware that you are under no obligation to purchase products or services recommended by me in connection with providing you with any advisory service that I offer.

Item 5: Additional Compensation

My custodian may offer me software and technology that assist in the management and administration of your account and a mix of services to manage and further develop my business.

As outlined above, the benefits that I receive may provide me with an incentive to put my interests before your best interests. While my security sales are reviewed for suitability by an appointed supervisor, you should be aware of the incentives I have to sell certain provide certain advisory services and are encouraged to ask me about any conflict presented.

Item 6: Supervision

I am the Principal Owner of Integrated Benefits Incorporated. I work in concert with Sarah Stachnik, the Chief Compliance Officer, in the formulation and monitoring of investment advice to clients. Ms. Stachnik can be reached 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

- A.) *In addition to the events listed in Item 3 of Part 2B, if the supervised person has been involved in one of the events listed below, disclose all material facts regarding the event.*
1. *A award or otherwise being found liable in an arbitration claim alleging damages in excess of \$2,500, involving any of the following:*
 - (a) *An investment or an investment-related business or activity;*
 - (b) *Fraud, false statement(s), or omissions;*
 - (c) *Theft, embezzlement, or other wrongful taking of property; (d) Bribery, forgery, counterfeiting, or extortion; or (e) Dishonest, unfair, or unethical practices.*

 2. *An award or otherwise being found liable in a civil, self-regulatory organization, or administrative proceeding involving any of the following:*
 - (a) *An investment or an investment-related business or activity;*
 - (b) *Fraud, false statement(s), or omissions;*
 - (c) *Theft, embezzlement, or other wrongful taking of property; (d) Bribery, forgery, counterfeiting, or extortion; or (e) Dishonest, unfair, or unethical practices.*
- B.) *If the supervised person has been subject to a bankruptcy petition, disclose that fact, the date the petition was first brought, and the current status."*

Not Applicable – There are no material disciplinary items to report.