

Introduction

Intrua Advisory Group, LLC. (“Intrua,” “we,” “us,” “our”) is a registered investment adviser registered with the Securities and Exchange Commission. Brokerage and investment advisory services and fees differ which is why it is important for you to understand the differences.

You can access free and simple tools to help you research firms and financial professionals at [Investor.gov/CRS](https://www.investor.gov/crs), which also provides educational materials about broker-dealers, investment advisers, and investing.

Relationships and Services

What Investment Services and Advice Can You Provide Me?

We offer investment advisory services to retail investors.

Asset Management Services: When providing these services on a discretionary and non-discretionary basis, we will manage your assets while we provide you with continuous and ongoing supervision of your custodial accounts. When discretionary authority is granted via execution of our investment advisory agreement, we will have the limited authority to determine the type and number of securities to be purchased or sold for your portfolio without obtaining your consent for each transaction. For non-discretionary asset monitoring services, you make the ultimate decision regarding the purchase or sale of investments. We may provide such services through our wrap fee program.

Financial Planning and Consulting Services: We will provide you with a detailed financial plan designed to achieve your stated financial goals and objectives.

You may place reasonable restrictions on the types of investments that may be purchased or sold in your account so long as the restrictions are explicitly set forth.

We offer advice with respect to various products and types of investments.

We do not have an account size minimum.

For additional information, please see Items 4 and 7 of Part 2A and Items 4.A and 5 of Part 2A Appendix 1.

- Given my financial situation, should I choose an investment advisory service? Why or why not?”
- How will you choose investments to recommend to me?
- What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?

Fees, Costs, Conflicts, and Standard of Conduct

What Fees Will I Pay?

For asset management services, you will pay an annual fee based on the total assets under management. The fee is payable quarterly in arrears. Asset managers other than Intrua may charge fees in advance. For financial planning services, you will pay either an hourly fee, fixed fee, or an annual fee. Hourly fees are payable upon completion of services. Our fixed fee may be payable at fifty percent (50%) upon signing your agreement and fifty percent (50%) upon completion of services.

We charge an asset-based fee, which means that the more assets there are in the clients’ advisory account, the more the client will pay in fees. As such, we may, therefore, have an incentive to encourage our clients to increase the assets in his or her accounts. You may pay additional fees, including custodian fees, fees related to mutual funds, and other transactional fees. Asset-based fees associated with the wrap fee program will include most transaction costs and fees to a broker-dealer that has custody of these assets, and therefore are typically higher than a typical asset-based advisory fee.

You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce any amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying. For additional information regarding our fees and costs, please see Item 5 of Form ADV and Item 5 of Part 2A Appendix 1.

- Help me understand how these fees and costs might affect my investments. If I give you \$10,000 to invest, how much will go to fees and costs, and how much will be invested for me?

What Are Your Legal Obligations To Me When Acting As My Investment Adviser? How Else Does Your Firm Make Money And What Conflicts Of Interest Do You Have?

When we act as your investment adviser, we have to act in your best interest and not put our interest ahead of yours. At the same time, the way we make money creates some conflicts with your interests. You should understand and ask us about these conflicts because they can affect the investment advice we provide you. Here are some examples to help you understand what this means.

Our asset management fee structure gives us the incentive to encourage clients to increase their assets in his or her accounts. Some of our Financial Professionals are registered representatives of LPL Financial LLC (“LPL”), an SEC registered broker-dealer and investment adviser. Your Financial Professional may offer you brokerage services through LPL or investment advisory services through our Firm. Brokerage services and investment advisory services are different, and the fees we, and LPL, charge for those services are different. It is important that you understand the differences. In particular, your Financial Professional may earn additional transaction-based compensation and have additional conflicts of interest as a result of providing brokerage services through LPL. You are encouraged to learn more about LPL by reviewing <https://www.lpl.com/disclosures.html> and having a discussion with your Financial Professional. Some of our financial professionals are investment adviser representatives of Intrua Financial LLC, an affiliated registered investment adviser. Our financial professionals may have an incentive sell insurance products and securities for a commission or provide investment advice for additional compensation.

- How might your conflicts of interest affect me, and how will you address them?

For additional information, please see Items 5 and 10 of Part 2A and Item 9 of Part 2A Appendix 1.

How Do Your Financial Professionals Make Money?

Our financial professionals are compensated based on the amount of client assets they service or revenue we earn from the financial professional’s advisory services.

Disciplinary History

Do You or Your Financial Professionals Have Legal or Disciplinary History?

No. Visit Investor.gov/CRS for a free and simple search tool to research your financial professional.

- As a financial professional, do you have any disciplinary history? For what type of conduct?

Additional Information

For additional information about our services and to request a copy of the current Form ADV Part 3 Form CRS, please visit our website at www.intrua.com or call us at (713) 355-9910.

- Who is my primary contact person?
- Is he or she a representative of an investment adviser or a broker-dealer?
- Who can I talk to if I have concerns about how this person is treating me?