Form ADV Part 2A
Wrap Fee Program Brochure

IFG Advisory, LLC

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Item 1: Cover Page

This Wrap Fee Program Brochure provides information about the qualifications and business practices of IFG Advisory, LLC (hereinafter referred to as the "IFGA," "us," "we," or "firm"). If you have any questions about the contents of this Brochure, please contact our Chief Compliance Officer, Crystal Epstein, at (770) 353-6331 or cepstein@intfingroup.com. The information in this Brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state authority. IFG Advisory, LLC is an investment advisory firm registered with the appropriate regulatory authority. Additional information about IFG Advisory, LLC also is available on the SEC's website at **www.AdviserInfo.sec.gov**.

Please note that the use of the term "registered investment adviser" and description of IFG Advisory, LLC and/or our associates as "registered" does not imply a certain level of skill or training. You are encouraged to review this Brochure and Brochure Supplements for our firm's associates who advise you for more information on the qualifications of our firm and its associates.

Item 2: Material Changes

Since the last annual update of this brochure on March 25, 2025, no material changes have occurred.

Item 3: Table of Contents

Item 4: Services, Fees, and Compensation

General Information

IFG Advisory, LLC ("IFGA" or "Firm") is dedicated to providing individuals and other types of clients with a wide array of investment advisory services including portfolio management, financial planning, and retirement plan advice. Our firm has been in business as an independent investment adviser since 2013. The firm is wholly owned by Integrated Financial Group, LLC. In turn, Integrated Financial Group, LLC. is owned by Donald Warren Patrick and John Land Bridgers, each a principal owner. Please see the ***Brochure Supplements(s)*** for more information on Mr. Patrick, Mr. Bridgers and other individuals who formulate investment advice and have direct contact with clients or have discretionary authority over client accounts.

IFG Wrap Fee Program

IFGA offers discretionary and non-discretionary asset management services through a wrap fee program account (the "Program") based on the individual needs of our clients. In order for IFGA to manage your assets, you will be required to establish a wrap account in your name at one of our primary qualified custodians. Our primary custodians include LPL Financial, LLC ("LPL") or Charles Schwab & Co, Inc. ("Schwab"). These custodians provide clearing, custody, and other brokerage services for accounts established through the Program. You will retain all rights of ownership on your account, including the right to withdraw securities or cash, vote proxies, and receive transaction confirmations. In addition, you can also impose restrictions on investing in certain securities or types of securities at the time you open the account. There is no difference between how we manage the assets in Wrap accounts and non-Wrap accounts.

Schwab's Brokerage Services. In addition to the advisory services, the wrap fee program includes certain brokerage services of Charles Schwab & Co., Inc. ("Schwab") a broker-dealer registered with the Securities and Exchange Commission and a member of FINRA and SIPC. We are independently owned and operated and not affiliated with Schwab. Schwab will act solely as a broker-dealer and not as an investment advisor to you. It will have no discretion over your account and will act solely on instructions it receives from us [or you]. Schwab has no responsibility for our services and undertakes no duty to you to monitor our firm's management of your account or other services we provide to you. Schwab will hold your assets in a brokerage account and buy and sell securities and execute other transactions when we [or you] instruct them to.

In order to hire us to provide management services, you will be asked to enter into a written investment advisory agreement with us. This agreement will set forth the terms and conditions of our relationship and what services comprise the fee.

Fees

In a wrap account, clients pay IFGA a single annual advisory fee for advisory services and execution of transactions. Clients do not pay transaction charges for execution of transactions in addition to the advisory fee.

IFGA charges a single asset-based fee for services covered by the wrap program.

Portfolio Value ***Maximum*** Fee:

Assets Under Management	Annual Percentage of Assets
$0 – $249,999.99	2.20%
$250,000 – $499,999.99	1.95%
$500,000 – $749,999.99	1.85%
$750,000 – $1,249,999.99	1.60%
$1,250,000 – $1,999,999.99	1.45%
$2,000,000 – $4,999,999.99	1.35%
$5,000,000+	1.20%

In addition to compensating IFGA for advisory services, the wrap fee you pay IFGA allows us to pay for execution services provided by LPL or Schwab.

The annual advisory fee for management services is a maximum of 2.20% and is based on a percentage of the market value of your account, including cash holdings. The fee may also include Financial Planning and Consulting services. Advisory fees are negotiable between IFGA and the client, and the amount of the advisory fee will be as agreed upon in writing between IFGA and the client. The advisory fee may be higher than the fee charged by other investment advisors for similar services.

Advisory fees are billed quarterly in advance and calculated based on the account's market value on the last business day of the prior quarter. The initial advisory fee is due at the beginning of the quarter following execution of this Agreement and will include the prorated fee for the initial quarter in addition to the standard quarterly fee for the upcoming quarter. Additional deposits and withdrawals will be added or subtracted from the account's value which may lead to an adjustment of the advisory fee. Lastly, please note that IFGA may group certain related client accounts, often known as "householding," for the purposes of achieving the minimum account size and determining the annualized fee.

IFGA, in its sole discretion, may charge a lesser investment advisory fee based upon certain criteria (e.g., historical relationship, type of assets, anticipated future earning capacity, anticipated future additional assets, dollar amounts of assets to be managed, related accounts, account composition, negotiations with clients, etc.).

When managing a client's account on a wrap fee basis, IFGA shall receive, as payment for its investment advisory services, the balance of the wrap fee after all other costs incorporated into the wrap fee have been deducted. Since transaction fees in a wrap fee account are paid by IFGA, a conflict of interest exists as IFGA has the Firm has a disincentive to trade securities in the client account.

In the event that you wish to terminate our services, we will refund the unearned portion of our advisory fee to you. You need to contact us by phone or in writing and state that you wish to terminate our services. Upon notification of termination, we will proceed to close out your account. For accounts opened or closed mid-billing period, fees will be prorated based on the days services are provided during the given period. In the case of hourly engagements, fees will be prorated based on the work completed at the stated hourly rate . All unpaid earned fees will be due to IFGA and all unearned fees will be refunded to the Client. Any increase in fees will be acknowledged in writing by both parties before any increase in said fees occurs.

Fee Differentials

As indicated above, IFGA prices its services based upon various objective and subjective factors. Clients could pay diverse fees based upon the market value of their assets, the complexity of the engagement, and the level and scope of the overall investment advisory and/or consulting services to be rendered. As a result of these factors, the services to be provided by IFGA to any particular client could be available from other investment advisers at lower fees. All clients and prospective clients should be guided accordingly.

Fee Comparison

Clients may be able to purchase services similar to those offered under the Program from other service providers either separately or as part of a similar wrap fee program. These services or programs may cost more or less than our Program, depending on the fees charged by such other service providers. A wrap fee is not based directly on the number of transactions in your account. Various factors influence the relative cost of our wrap fee program to you, including the cost of investment advice, custody, and brokerage services if you purchased them separately, the types of investments held in your account, and the frequency, type, and size of trades in your account. The program could cost you more or less than purchasing our investment advice and custody/brokerage services separately.

For example, the Program Fee, which is fixed regardless of the number of transactions occurring in the account, may be more or less than paying for execution on a per-transaction basis.

Additional Fees

Our wrap fee covers our advisory services and the execution services provided by LPL or Schwab. As a result, we do not have an incentive to execute transactions for your account at LPL or Schwab.

IFGA pays all transaction fees for all accounts under this Program. However, our wrap fee does not cover all fees and costs. Custodians may charge other related costs on the purchases or sales of mutual funds, equities, bonds, options, margin interest, and mark-ups, markdowns, or spreads paid to market makers. Mutual funds, money market funds, and exchange-traded funds may also charge internal management fees, which are disclosed in the fund's prospectus. IFGA does not directly receive any compensation from these fees.

12-b1 Fees

If a Client account holds certain shares of mutual funds or other investments that pay 12b-1 (commonly referred to as "trail commissions"), you should know that those 12b-1 fees are paid to the broker-dealer (typically LPL), which will be in addition to the management fees paid to IFGA. This can happen even when a share class of the same fund was available that would not provide the broker-dealer with additional compensation. This creates a conflict of interest as it can generate additional compensation for the broker-dealer. This conflict is mitigated by disclosures and IFGA's fiduciary obligation to place the best interest of the Client first. Moreover, IFGA has a fiduciary duty to recommend the best, and often lowest cost share class to their Clients, and IFGA's policy prohibits our IARs from purchasing funds with 12b-1 fees in Client Wrap Program accounts. Further, when Clients transfer holdings that include funds with 12b-1 fees into accounts under management by IFGA, IARs will find suitable replacement funds for the client to exchange into.

Additional Compensation

IFGA nor its employees receive compensation, other than the portfolio management fee, for the recommendation to the Client or the Client's participation in the Program.

Item 5: Account Requirements and Types of Clients

There is no minimum account balance to be a client, but some accounts require minimums to open, depending on the platform. The client will be made aware of these minimums before opening an account.

Types of clients we typically manage wrap fee accounts on behalf of, include:

- Individuals and High Net Worth Individuals;
- Trusts, Estates or Charitable Organizations;
- Pension and Profit-Sharing Plans; and
- Corporations, Limited Liability Companies and/or Other Business Types.

Item 6: Portfolio Manager Selection and Evaluation

Portfolio Manager Selection and Evaluation

IFGA is the sole Portfolio Manager and Advisor for the Program. IFGA develops each portfolio strategy around each Client's unique financial goals. The portfolio development process includes:

- Determining the timing targets of the clients goals;
- Analyzing the individual risk/return comfort level;
- Developing specific investment strategies using a variety of investment methods (shown below) to match the clients total situation;
- Monitoring the investments mix in an ongoing manner; and
- Providing ongoing meaningful communication between the advisor and the Client, assuring the investment plan is in concert with the total financial and family situations as they are now and as they evolve.

The following industry standards may be used to evaluate the Portfolio Manager's performance in security selection:

- Alpha (how an investment's return compares with the returns of its peer group); the investment's 3-year alpha should show no difference or a positive difference between its total return and the return of its peer group.
- Sharpe Ratio (evaluates a Mutual Fund's or Exchange Traded Fund's risk-adjusted performance); The Sharpe Ratio is calculated by taking the excess return of a portfolio, relative to the risk-free rate, and dividing it by the Standard Deviation of the portfolio's excess returns (Standard Deviation is a statistical measure of volatility over a period of time). The higher a portfolio's Sharpe Ratio, the better its risk-adjusted performance.

There is a natural potential conflict of interest with the Portfolio Manager conducting the ongoing review of the standards by which the Portfolio Manager's selection and management have been acceptable. IFGA uses, when available, objective measures from well-known investment data providers, which are not subject to manipulation, to help mitigate this potential conflict.

Related Persons as Program Managers

IFGA is the only Portfolio Manager for the Program. We do not offer access to additional Portfolio Managers but offer one fee to our clients in order to eliminate concerns regarding variable transaction costs. To the extent that we receive the Program Fee as a result of recommending itself, we are in a conflict of interest with our clients.

Additional Program Information

IFGA and its investment adviser representatives ("IARs") offer a variety of discretionary and non-discretionary investment advisory services on a wrap and non-wrap fee basis. This Brochure describes the advisory programs and advisory services offered by the IFGA on a wrap fee basis. For more information on IFGA's non-wrap fee program services, please see IFGA's Form ADV 2A.

Client-Tailored Services and Client-Imposed Restrictions

The goals and objectives for each Client are documented in our Client files. Investment strategies are created that reflect the stated goals and objectives. Clients may impose restrictions on investing in certain securities or types of securities. These restrictions may, however, prohibit engagement with IFGA.

Wrap Fee Programs Management vs Non-Wrap Account Management

IFGA offers Asset Management services through the IFGA Wrap Fee Program. IFGA is both sponsor and portfolio manager of the program. In a Wrap Fee account, clients are charged a single bundled fee as a percentage of the assets managed in the wrap fee program that can include advisory fees and transaction fees related to the wrap fee program.

There is no significant difference between how the Firm manages wrap fee accounts versus non-wrap fee accounts. However, as stated above, if a client determines to engage IFGA on a wrap fee basis the client will pay a single fee for investment management and transaction fees. The services included in a wrap fee agreement will depend upon each client's particular need.

When managing a client's account on a wrap fee basis, IFGA shall receive, as payment for its investment advisory services, the balance of the wrap fee after all other costs incorporated into the wrap fee have been deducted. Since transaction fees in a wrap fee account are paid by IFGA, a conflict of interest exists as IFGA has the Firm has a disincentive to trade securities in the client account.

Please see our Firm Brochure for more information in the following areas: **Item 4 – Advisory Business**, **Item 6 – Performance Based-Fees and Side-by-Side Management**, **Item 8 – Methods of Analysis**, **Investment Strategies and Risk of Loss**, and **Item 17 – Voting Client Securities**.

Item 7: Client Information Provided to Portfolio Managers

IFGA is the sole Portfolio Manager of the Program and collects and shares nonpublic information (such as financial information, investment objectives, and risk tolerance) about clients to aid in providing appropriate and suitable investment advice. Nonpublic personal information about clients will be shared consistent with the disclosures made in IFGA's Privacy Policy.

Item 8: Client Contact with Portfolio Managers

Clients are always free to directly contact their Financial Advisors with any questions or concerns they have about their portfolios or other matters.

Item 9: Additional Information

Disciplinary Information

IFGA and its management have not been involved in any criminal or civil actions, administrative or self-regulatory enforcement proceedings, nor any legal or disciplinary events that are material to a client's or prospective client's evaluation of IFGA or the integrity of its management.

Once the relevant accounts are under our management, we review such accounts on a regular basis and at least annually. We may periodically rebalance or adjust client accounts under our management.

Please see our Firm Brochure for more information in the following areas: **Item 10 - Other Financial Industry Activities and Affiliations**, **Item 11 - Code of Ethics, Item 13 - Review of Accounts**, **Item 14 – Client Referrals and Other Compensation**, and **Item 18 - Financial Information**.