

Fact Sheet
Integrity Wealth Group

Established – 2008

Founders – Owen Shaw and Ryan Chernesky.

Philosophy - Integrity Wealth Group is a private fund management company founded on the principles of honesty, integrity and a true passion to provide the average investor with above average investment opportunities based on a fundamental approach to investing.

Team – More than 100 years of combined experience in real estate and investment strategy.

Ongoing investor education (SITES)

To simplify the financial education process, Integrity has developed the *SITES* system that any investor can apply to any opportunity.

SITES are five questions that should be asked before moving forward with an investment.

“What is the “**security**” of the investment?” If it’s a debt investment, then the investor must research if the party receiving the investment is capable of repaying it, or possesses any hard assets (like real estate) that can recover the investment. Equity investments are secured only in the track record of the company, so investors must do their homework and have complete confidence in the company’s management.

“How do “**I**” make money?” Investor income should understand where the money is coming from to provide the promised rate for return. If an easily identifiable source of income cannot be identified or proven, then don’t invest.

“How do “**they**” make money?” Look for businesses that profit with their investors, not from them. High commissions to salespeople are a red flag as high-risk investments usually need to pay people more to sell it. Anything more than 8 percent should concern investors.

“What is my “**exit**” strategy?” Investors should know if they’re locked in and what their sell options are. They should be comfortable with the liquidity, or lack thereof, of their investment.

“Does this opportunity pass my “**stomach**” check?” Integrity believes investors should trust their intuition. If after asking the previous four questions the opportunity doesn’t feel right, it likely isn’t.

Funds Available - Carlinton Estates, Canadian Mortgage Income Fund, Participating Mortgage Income Bond

Investment eligibilities – RRSP, TFSA, LIRA, RRIF, (all deferred plans)

Minimum investments - \$10,000 to \$50,000