

August 23, 2022

# Customer Relationship Summary

Helping you make an informed decision

Form CRS

## Introduction

Indexperts, LLC (“Indexperts”) is registered as an investment adviser with the Securities and Exchange Commission (SEC).

Brokerage and investment advisory services fees differ, and it is important to understand the differences.

Free and simple tools are available for you to use at [Investor.gov/CRS](https://www.investor.gov/CRS), a website maintained by the SEC. These tools can provide you with educational materials about broker-dealers, investment advisers, and investing

## What investment services and advice can you provide me?

Indexperts offers discretionary investment advisory services to retail investors including individual investors, families, and businesses using an automated platform investing primarily in a portfolio of mutual funds, exchange traded funds, individual stocks, other securities, and cash allocations. Proprietary investment options are not used. Indexperts makes investment decisions which are implemented through the online portal of its clearing firm partner. The online portal includes a rebalancing feature to maintain the client’s desired asset allocation. Daily automated monitoring of the account through the online portal is not provided by Indexperts or its clearing firm partner.

Because of the nature of the service offered, clients may not impose restrictions related to the level of discretion granted, the types of investments used, etc. There is a \$3,000 minimum account size requirement.

Additional detailed information about these services is available at [www.indexperts.com](http://www.indexperts.com), and on the Form ADV, Part 2A brochure Items 4 and 7, available upon request.

## What fees will I pay?

Indexperts charges an annualized asset management fee of 1% of the value of the portfolio. Fees are calculated and charged quarterly in arrears based on period ending balance of the portfolio on the last trading day of the service quarter. Fees for partial quarters are prorated based on the number of days assets are under management and the value of the portfolio at the end of the period.

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.

The Firm does not sponsor a wrap-fee program.

The Firm does not charge asset-based fees that vary with the size of the account. This prevents a potential conflict of interest where an investment adviser may encourage a customer to consolidate their assets so as to achieve a lower fee rate.

For additional information please view the Firm’s Form ADV, Part 2A Item 5 available at:

[https://www.adviserinfo.sec.gov/IAPD/IAPDFirmSummary.aspx?ORG\\_PK=288557](https://www.adviserinfo.sec.gov/IAPD/IAPDFirmSummary.aspx?ORG_PK=288557)

## Conversation corner

Questions you might wish to ask when considering our services:

- 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?

## Conversation corner

Questions you might wish to ask when considering our services:

- 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?

## Other Fees and Costs

There may be additional fees and costs related to your investment advisory services and investments in addition to the firm's principal fees and costs disclosed above that you will pay directly or indirectly. Examples of these categories of the most common fees and costs applicable to you may include but are not limited to the following: custodian fees, account maintenance fees, fees related to mutual funds, and other transactional fees and product-level fees.

## What are your legal obligations to me when acting as my investment adviser? How else does the 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 recommendations and investment advice we provide you. Here are some examples to help you understand what this means.

Some firms buy and sell investments from their own inventory to their clients and some firms participate in revenue sharing. We do not engage in these activities. We do, however, receive economic benefits from our custodian in the form of support products and services that are made available to us, and our brokerage affiliate receives compensation from some investments we hold for clients. These benefits and compensation are considered conflicts of interest.

For additional information about potential conflicts of interest, please see Form ADV Part 2A Items 5, 10, 11, and 12 available at:

[https://www.adviserinfo.sec.gov/IAPD/IAPDFirmSummary.aspx?ORG\\_PK=288557](https://www.adviserinfo.sec.gov/IAPD/IAPDFirmSummary.aspx?ORG_PK=288557)

## How do your financial professionals make money?

The Firm's financial professionals are compensated by management fees in advisory accounts. Financial professionals are not compensated based on factors such as the amount of client assets they service, the time and complexity required to meet a client's needs, the product sold, or revenue the firm earns from the financial professional's advisory services or recommendations.

For additional detailed information about these fees, please refer to advisory fees on the Firm's Form ADV (URL provided below).

## Do you or your financial professionals have legal or disciplinary history?

Yes - please refer to <https://brokercheck.finra.org/> which is a free tool to research the background and experience of financial brokers, advisers and firms.

## Where can I find additional information?

You can always ask your financial advisor for more information and request a copy of this relationship summary at 704-554-8150 / toll free at 877-554-8150 / fax 704-554-8350

- URL to Form ADV:

[https://www.adviserinfo.sec.gov/IAPD/IAPDFirmSummary.aspx?ORG\\_PK=288557](https://www.adviserinfo.sec.gov/IAPD/IAPDFirmSummary.aspx?ORG_PK=288557)

Form CRS (this document), Legal Disclosure, are either included within your account opening documents or are available upon your request.

### Conversation corner

Questions you might wish to ask when considering our services:

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

### Conversation corner

Questions you might wish to ask when considering our services

- As a financial professional, do you have any disciplinary history? For what type of conduct?
- Who is my primary contact person? Is he or she a representative of an investment adviser or a broker-dealer? Whom can I talk to if I have concerns about how this person is treating me?