

August 1, 2024

# Customer Relationship Summary

Helping you make an informed decision

Form ADV3 - CRS

## Introduction

Indexperts, LLC ("Indexperts") has two affiliated entities.

- Linden Thomas and Company Securities, LLC ("LTCS"), a registered broker-dealer with the Financial Industry Regulatory Authority ("FINRA") and the Securities Exchange Commission ("SEC"), and;
- Linden Thomas Advisory Services, LLC ("LTAS"), a registered investment adviser with the SEC.

Advisory services are offered through Indexperts. Investment advisory and brokerage services and fees differ, and it is important a retail investor understands the differences.

Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://investor.gov/CRS) | [Investor.gov](https://investor.gov), a website maintained by the SEC, that can provide you with educational materials about investment advisers and investing.

This relationship summary provides information that helps you make an informed decision about whether or not to invest with us and will answer the following questions:

- What investment services and advice can you provide me?
- What fees will I pay?
- 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?
- How do your financial professionals make money?
- Do you or your financial professionals have legal or disciplinary history?
- Where can I find additional information?

## Terms to know

- An **investment adviser** is generally any person or group that provides investment advice or conducts securities analysis in exchange for a fee.
- A **clearing firm** is a financial institution that facilitates transactions and maintains custody of securities.

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

**Description of Services:** Indexperts offers discretionary investment advisory services, including portfolio construction, asset allocation and rebalancing services, to individual retail investors using an automated platform investing primarily in a portfolio of stocks and cash allocations utilizing fractional shares, referred to as robo discretionary advising. Based on information provided by you an algorithm customized by Indexperts makes investment decisions and constructs a portfolio utilizing a combination of proprietary strategies implemented through an online portal by our affiliated broker-dealer utilizing a non-affiliated partner and a custodian. The portfolio automatically rebalances when drift parameters are breached. Due to the nature of the services offered, clients may not restrict the level of discretion granted or the types of investments used. There is a \$25,000 minimum account size requirement for our investment advisory services.

Indexperts also offer non-discretionary investment advisory services that permit individual retail investors access to the platform to invest in a portfolio of stock and cash allocations utilizing fractional shares on a self-directed basis. No investment advice or rebalancing services are provided and here is a \$1,000 minimum account size requirement.

Account monitoring is not provided by Indexperts in either service.

**Additional information:** available at [www.indexperts.com](https://www.indexperts.com), and on Form ADV, Part 2A brochure Items 4 and 7, available upon request.

## What fees will I pay?

**Description of Principal Fees and Costs:** 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 charge asset-based fees that vary with the size of the account. The Firm charges its customers a fee calculated on assets under management for account management.

## Conversation Starter

Questions you might wish to ask one of our financial professionals when

considering our relationship or 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?

The more assets there are in a retail investor's advisory account, the more a retail investor will pay in fees, and the firm may therefore have an incentive to encourage the retail investor to increase the assets in his or her account.

**Description of 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 the most common fees and costs applicable to you may include, but are not limited to, the following: custodian fees, account maintenance fees, and other transactional fees and product-level fees.

**Additional Information:** See the Firm's Form ADV, Part 2A Item 5 available at: <https://adviserinfo.sec.gov/firm/summary/314858>

## 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?

**Standard of Conduct:** **When we are 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.

**Examples of Ways We Make Money and Conflicts of Interest:** The firm has a financial incentive to recommend or encourage you to increase the assets in your account(s) or engage in additional strategies managed by Indexperts or our affiliates.

Proprietary Products: None.

Revenue Sharing: While Indexperts does not participate in revenue sharing, our affiliated entities may, please consult their for CRS (<https://brokercheck.finra.org/> and/or [IAPD - Investment Adviser Public Disclosure - Homepage \(sec.gov\)](https://www.investor.gov/iaapd)).

**Additional Information:** Please see Form ADV Part 2A Items 5, 10, 11, and 12: **Form ADV:** Indexperts, LLC: <https://adviserinfo.sec.gov/firm/summary/314858> and/or **Regulation Best Interest Disclosure:** available upon request.

## How do your financial professionals make money?

**Description of How Financial Professionals Make Money:** The Firm is compensated by management fees in advisory accounts. Financial professionals are salaried employees of our holding company and 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 bought or sold, or recommendations.

**Additional Information:** Please refer to advisory fees on the Firm's Form ADV (URL provided below) and provided within your new account documents.

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

Yes - please refer to <https://brokercheck.finra.org/> and/or [IAPD - Investment Adviser Public Disclosure - Homepage \(sec.gov\)](https://www.investor.gov/iaapd) which are free tools to research the background and experience of financial adviser representatives and firms.

## Where can I find additional information?

You can always ask your financial professional for more information and request a copy of this relationship summary by calling 704-554-8150 / toll free at 877-554-8150 / fax 704-554-8350 or on the Indexperts website at <https://Indexperts.com>

URL to Form ADV: <https://adviserinfo.sec.gov/firm/summary/314858>

Form CRS (this document), Regulation Best Interest Disclosure, Legal Disclosure, and Cash Sweep Program Disclosure are either included within your account opening documents or are available upon your request.

### Conversation Starter

Questions you might wish to ask when considering our relationship or 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?

### Conversation Starter

Questions you might wish to ask when considering our relationship or services:

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

### Conversation Starter

Questions you might wish to ask when considering our relationship or services:

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

### Conversation Starter

Questions you might wish to ask when considering our relationship or services:

- Who is my primary contact person?
- Is he or she registered with the investment adviser?
- Whom can I talk to if I have concerns about how this person is treating me?