

## Item 1: Client Relationship Summary - 06/30/2020

### Is an Investment Advisory Account Right for You?

Wisdom Index Advisors is a registered investment adviser (RIA) with the Securities and Exchange Commission (SEC). This relationship summary document provides an overview of the types of services we provide as an advisor and how you pay for these services. We have also provided some questions you should consider when evaluating advisors. Brokerage and investment advisory services differ, which is why it is important that you understand the differences. Free and simple tools are available to research firms and financial professionals at [INVESTOR.GOV/CRS](http://INVESTOR.GOV/CRS), which also provides educational materials about broker-dealers, investment advisors and investing.

## Item 2: Relationships and Services

### What Investment Services and Advice Can You Provide Me?

Wisdom Index Advisors offers personalized wealth management and portfolio management solutions for select individuals, corporations, trusts, pension and profit-sharing plans, estates, charitable organizations and small businesses.

- ⌄ We provide discretionary portfolio management services where we continually monitor your 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.
- ⌄ Wealth management solutions include cash flow planning, reserve planning, retirement planning, education planning, insurance planning, tax planning and stewardship planning. We use our **Wisdom Index**<sup>®</sup> to help evaluate these objectives for clients.
- ⌄ We provide comprehensive advice and believe that for most investors, on-going continuous advice is the best approach to working with an advisor.
- ⌄ We generally limit our portfolio management to low cost institutional asset class funds, index funds, and exchange traded funds.
- ⌄ We desire new client relationships to be greater than \$500,000. Client relationships less than \$500,000 will be evaluated on a case-by-case basis.
- ⌄ For additional information, please see Items 4 and 7 of our Form ADV Part 2A.

*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?*

## Item 3: Fees , Costs, Conflicts, and Standard of Conduct

### What Fees Will I Pay?

Clients typically pay asset management fees based upon household account values.

- ⌄ Fees are calculated on the gross value of client account(s) under management at the end of the month.
- ⌄ Fees are billed in advance and are debited quarterly or monthly, at the beginning of each quarter or month.
- ⌄ Account fees are calculated based upon a tiered and blended annual schedule but may be negotiated on a case-by-case basis.
- ⌄ In addition to asset-based fees, we may also charge hourly fees not to exceed \$250/hour for advanced planning. All fees are negotiable and agreed to in writing by the client.
- ⌄ Planning fees are paid by the client after services have been delivered.
- ⌄ Mutual funds and exchange traded funds generally charge a management fee for their services; typically called an expense ratio. For example, an expense ratio of 0.20 means the fund company charges 0.2% for their services.

- ▮ Custodians can charge commissions for stock, bond and mutual fund trades.
- ▮ Variable Annuities can charge additional Mortality and Expense Charges and possibly even a surrender charge. Please make sure you understand what fees and costs you are paying. For additional information regarding our fees and costs, please contact your advisor and see Item 5 of Form ADV Part 2.

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*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?*

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#### **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?**

We charge an asset-based fee, which means as client's assets increase in value, the client will pay more in fees. This can create a conflict as we have an incentive to encourage our clients to increase the assets in his or her accounts.

- ▮ We do not receive compensation from 3rd parties as this might create additional conflicts of interest.
- ▮ We do not have referral agreements or receive compensation from business partners, other advisors or custodial relationships.
- ▮ As an investment adviser, we are required to act in your best interest and not put our interest ahead of yours.

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

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#### **How Do Our Financial Professionals Make Money?**

Wisdom Index advisors are compensated directly from our clients.

- ▮ Our advisors are compensated based upon income from our clients.
- ▮ This can be salary compensation, a percentage of revenue or distributions from firm ownership.

### **Item 4: Disciplinary History**

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

**No:** The firm and its employees have not been involved in legal or disciplinary events related to past or present investment clients.

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

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### **Item 5: Additional Information**

#### **Where can I find additional information?**

For additional information about our services, please call us at 972.931.0063. You may also email your advisor, visit [www.wisdomindex.com](http://www.wisdomindex.com) and also request a current Form ADV Part 2 and Part 3.

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

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