

## Item 1: Client Relationship Summary 03/18/2025






### **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 our services as an advisor and outlines the payment terms 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 essential to understand the key differences. Free and simple tools are available to research firms and financial professionals at [INVESTOR.GOV/CRS](https://www.investor.gov/crs), providing 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 provides personalized wealth management and portfolio management solutions tailored to select individuals, corporations, trusts, pension and profit-sharing plans, estates, charitable organizations, and small businesses.

-  We provide discretionary portfolio management services, continually monitoring your accounts. When discretionary authority is granted via the execution of our investment advisory agreement, we will have 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 utilize our Wisdom Index to help evaluate these objectives for our clients.
-  We provide comprehensive advice and believe that ongoing, continuous advice is best for most investors when working with an advisor.
-  We generally limit our portfolio management to low-cost institutional asset-class, index, exchange-traded, and interval funds.
-  We desire new client relationships to be greater than \$1,000,000. Client relationships with a value of less than \$1,000,000 will be evaluated on a case-by-case basis. Please see Items 4 and 7 of our Form ADV Part 2A for additional information.

---

*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 Standards of Conduct

### **What Fees Will I Pay?**

Clients typically pay asset management fees based on the value of their household accounts managed by Wisdom Index.

-  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 on a tiered and blended annual schedule but may be negotiated on a case-by-case basis.
-  In addition to asset-based fees, we may charge hourly fees of up to \$250 per hour for advanced planning. All fees are negotiable and agreed to in writing by the client.
-  The client pays planning fees after services have been delivered.

-  Mutual funds and ETFs charge management fees for their, typically called an expense ratio. For example, an expense ratio of 0.20 means the fund company charges 0.2% for its 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 ensure you understand the fees and costs you are incurring. For additional information regarding our fees and costs, please contact your advisor or refer to Item 5 of Form ADV Part 2.

---




*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?*

---



### **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 a 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 their 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 investment advisers, we are required to act in your best interest and not put our interests ahead of yours.

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

Wisdom Index advisors are compensated directly by our clients.

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

---

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

---

## 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.

---

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

---

## 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 or visit [www.wisdomindex.com](http://www.wisdomindex.com) to request a current Form ADV, Parts 2 and 3.

---

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

---