Customer Relationship Summary

March 10, 2024

Index Wealth Advisors, LLC is registered with the State of Kansas as an investment adviser. Brokerage and investment advisory services and fees differ and it is important for you to understand these differences.

There are free and user-friendly tools available to research firms and financial professionals at Investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers, and investing.

What investment services and advice can you provide me?

We offer investment advisory services to retail clients. We typically utilize bonds, equities, ETFs, mutual funds and alternative investments to build diversified portfolios for each client. We offer portfolio management, retirement planning, financial planning, and sub-advisory services. We monitor client portfolios on an on-going basis and make adjustments consistent with their investment objectives and goals. We do not make adjustments based on market timing or hunches but will periodically rebalance or tax loss harvest when necessary.

For discretionary accounts, the client gives us the authority to make trades when we feel it is appropriate, without consulting the client in advance. For non-discretionary accounts, the client must give us specific approval before we make any trades. Non-discretionary accounts limit our ability to proactively manage the account, especially in times of market volatility.

The client agreement will specify the type of account client has with us. We generally require a minimum account size of $100,000.

For additional information, please see Items 4, 7, and 8 of our Disclosure Brochure (Form ADV Part 2A).

Conversation Starter:
Ask Your Financial Professional

- *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 those qualifications mean?*

What Fees Will I Pay?

Our fees are based on a percentage of client assets that we manage and do not vary based on investment type. We typically deduct fees from clients' investment accounts each quarter in advance. The more assets you have in the account, including cash, the more you will pay us, therefore we have an incentive to encourage you to increase the assets in your account in order to increase our fees. We charge our fee even if we do not buy or sell assets in your account, or if your account is profitable or not.

You will have additional fees or costs in addition to our management fee for certain investments listed below.

- Some investments, such as mutual funds and exchange-traded funds, impose additional fees that will reduce the value of your investment over time.
- Assets managed by a sub-advisor are subject to the sub-advisior's management fee as well as our fee.
- For certain investments you will pay a transaction fee. You will also pay fees to an unaffiliated custodian (such as TD Ameritrade or Charles Schwab) that will hold your assets (called "custody"). We do not receive any portion of these fees.

Fees and costs will reduce any amount of money you make on your investment over time. Please make sure you understand what fees and costs you are paying. For additional information, please see Item 5 of our Form ADV Part 2A.

Conversation Starter:
Ask Your Financial Professional

- *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?

When we act as your investment adviser, we are required to act in your best interest and not put our interests 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:

- Retirement Plan Rollovers to an IRA - our advisory fees may be higher than your retirement plan fee
- Comparable services may be available elsewhere for less cost
- Benefits received from our custodians - third party technology discounts

Conversation Starter:
Ask Your Financial Professional

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

For additional information about our conflicts of interested please see Items 10, 12, & 14 of our Form ADV Part 2A.

How do your financial professionals make money?

Our financial professionals are paid advisory fees as earned. They are required to always act as a fiduciary, representing the clients' best interests. For additional information, please see Item 14 of our Form ADV Part 2A.

Do your financial professionals have legal or disciplinary history?

- No. Visit Investor.gov/CRS for a free and simple search tool to research our firm and our financial professionals.
- For additional information, please see Item 9 of our Form ADV Part 2A.

Conversation Starter:
Ask Your Financial Professional

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

For additional information about our services, see our Disclosure Brochure (Form ADV Part 2A) and Customer RelationshipSummary (Form CRS) brochures at https://adviserinfo.sec.gov, our website at indexwealthadvisors.com, and the Brochure Supplement (Form ADV Part 2B) your financial professional provides. You can request up-to-date information and or a written copy of the Form CRS at erica@index-wealth.com or 913-897-0900.

Conversation Starter:
Ask Your Financial Professional

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