

Item 1: Introduction

TruEdge Asset Management LLC is an investment adviser registered with the Securities and Exchange Commission (“SEC”). Brokerage and investment advisory services and fees differ, and it is important for you to understand the differences. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://www.investor.gov/crs), which also provides educational materials about broker-dealers, investment advisers, and investing.

Terms to know:

- A broker-dealer is a firm that acts as an intermediary between buyers and sellers of securities for which they will usually receive a commission and may purchase or sell those securities in/out of their own account.
- An investment adviser is generally any person or group that provides investment advice or conducts securities analysis in exchange for a fee.

Item 2: What Investment Services and Advice can you provide me?

We offer operational support and model management to Investment Advisers. Our Investment Management programs provide discretionary account management monitored on a continuous basis by your Adviser’s portfolio managers. Your Adviser is responsible for ensuring your accounts are allocated to meet your specific investment objective. Our account minimum is determined by your Investment Advisor.

Questions to ask us: 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, Cost, Conflicts and Standards of Conduct – “What Fees will I Pay”

For Investment Management Services you will be charged an monthly/quarterly fee, based on a percentage of assets invested in your advisory account, according to the fee schedule in your advisory agreement. Fees are typically charged monthly in advance based on the average daily balance of the previous month. We also may offer other billing schedules based on the arrangement with your Investment Advisor. This means that the more assets you invest in your account, the more you will pay in fees, and therefore we have an incentive to encourage you to increase your advisory account assets. Clients will also be responsible for paying transaction costs and fees to the extent applicable. You may also pay miscellaneous fees that your account’s custodian may charge, including wire fees, transfer fees, bank charges and other fees, as well as fees and expenses that are included in the expense ratio of certain investments, including mutual funds and ETF’s.

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. For additional information, please see TruEdge’s ADV form 2A, Item 5.

Questions to ask us: Help me understand how these fees and costs might affect my investments. If I give you \$100,000 to invest, how much will go to fees and costs, and how much will be invested for me? How might your conflicts of interest affect me, and how will you address them?

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 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.

TruEdge Asset Management may invest client assets in model portfolios and or mutual funds that are managed by affiliates of the Firm and the affiliates could be compensated on models and or mutual funds used by TruEdge Asset Management's clients. For additional information, please see TruEdge Asset Management, LLC's ADV Form 2A, Item 10.

Questions you might wish to ask: How might your conflicts of interest affect me, and how will you address them?

How do your financial professionals make money?

TruEdge is compensated a percentage of the fees collected for our operational and model management fee programs.

Item 4: Do you or your financial professional have legal or disciplinary history?

Yes, TruEdge Asset Managements' financial professionals have legal or disciplinary disclosures. Please visit [Investor.gov/CRS](https://www.investor.gov/CRS) for a free and simple search tool to research us and our financial professionals.

Questions you might wish to ask: As a financial professional, do you have any disciplinary history? For what type of conduct?

Additional Information?

For additional information about our services, including up to date information about the firm and/or a copy of this disclosure, please call Justine Kidwell, Chief Compliance Officer at 317-975-3787. To report a problem to the SEC, visit <https://www.investor.gov/> or call the SEC's toll-free investor assistance line at (800) 732-0330.

Ask your Financial Professional?

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