

Indexperts, LLC

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Form ADV Part 2A Brochure

July 12, 2021

This Brochure provides information about the qualifications and business practices of Indexperts, LLC (“Indexperts”). If you have any questions about the contents of this Brochure, please contact us at (704) 554-8150. The information in this Brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority.

Indexperts is a registered investment adviser. Registration as an investment adviser does not imply any level of skill or training. The oral and written communications of an adviser provide you with information from which you can determine whether to hire or retain an adviser.

Additional information about Indexperts is also available on the SEC website at: www.adviserinfo.sec.gov

Item 2 – Material Changes

This Brochure dated July 12, 2021, represents the initial Brochure for Indexperts, LLC.

Pursuant to regulatory requirements, Indexperts will deliver to you a summary of any material changes to this and subsequent Brochures within 120 days of the close of our fiscal year. Indexperts may further provide other ongoing disclosure information about material changes as necessary. All such information will be provided free of charge.

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Item 4 – Advisory Business

Indexperts, LLC (CRD # 314858) is an investment adviser registered with the U.S. Securities and Exchange Commission (“SEC”). Indexperts is based in North Carolina and began operations in 2021.

Stephen L. Thomas is the founder and managing principal of Indexperts. Stephen has been working with high-net worth individuals, families, and businesses for more than 30 years.

Indexperts’ goal is to help clients build a long-term portfolio by working with each client individually to develop an investment plan that is customized to help meet that client’s particular needs. Once an investment plan is developed, Indexperts works to build, deploy and rebalance a sound asset allocation strategy.

Indexperts provides ongoing discretionary investment management services to individual investors, families, and businesses using an automated platform investing primarily in a portfolio of mutual funds, exchange traded funds, individual stocks, other securities, and cash allocations. Indexperts not only makes investment decisions but implements these decisions and provides ongoing monitoring and reporting.

Investment decisions are tailored to the individual needs of a particular client (whether an individual, a family, or a business) through an assessment conducted at the beginning of an engagement. Due to the nature of the service, clients may not impose restrictions related to the level of discretion granted, the types of investments used, etc., but investment decisions will be based on client inputs including financial situation and risk tolerance. Terms of an actual engagement, including description of service, limitations and restrictions, fees, etc., are all detailed before any engagement begins in a written client agreement.

Indexperts does not currently sponsor a “wrap fee” program but does participate in a wrap fee program for all client accounts sponsored by its platform provider, RobustWealth, Inc., to whom Indexperts pays an all-inclusive fee for various services including trading. For information regarding this program, please refer to the RobustWealth, Inc. Wrap Fee Program Disclosure Brochure which is available upon request.

As of publication of this initial Brochure, Indexperts had no assets under management.

Item 5 – Fees and Compensation

Indexperts will receive an annualized asset management fee of 1% of the value of the portfolio. For purposes of this fee calculation, portfolio value means the sum of the fair market value of all holdings in the portfolio including cash.

Fees are calculated and charged quarterly in arrears based on period ending balance of the portfolio on the last trading day of the service quarter. Fees for partial quarters are prorated based on the number of days assets are under management and the value of the portfolio at the end of the partial

period. Fees are generally deducted directly from client accounts, but clients may elect to alternatively pay fees by check.

Services may be terminated at any time by either party with 30 days written notice to the other party, and fees will be prorated accordingly.

All management fees paid to Indexperts are separate and unrelated to any fees or expenses assessed by mutual funds or exchange-traded funds. Trade commissions, however, are covered by RobustWealth, Inc., under a wrap fee program sponsored by RobustWealth, Inc., the platform provider with whom Indexperts has contracted for various services including trading. Information pertaining to fund generated fees and expenses can be found in mutual fund and exchange-traded fund prospectuses. Information pertaining to the RobustWealth, Inc., wrap fee program can be found in the RobustWealth, Inc. Wrap Fee Program Disclosure Brochure which is available upon request.

Item 6 – Performance-Based Fees and Side-By-Side Management

Indexperts does not charge performance-based fees (fees based on a share of capital gains on or capital appreciation of the assets of a client), and consequently does not simultaneously manage performance-based and non-performance-based accounts.

Item 7 – Types of Clients

Indexperts provides services to individuals, businesses, and families.

There is \$1,000 minimum account size requirement.

Item 8 – Methods of Analysis, Investment Strategies, and Risk of Loss

Indexperts' general investment strategy, consistent with the tenets of modern portfolio theory, is to attempt to reduce risk and volatility by building globally diversified portfolios. To implement this strategy, Indexperts manages portfolios on an automated platform based primarily on fundamental security methods of analysis, as well as market trend and economic cycle analysis.

Indexperts may use or recommend various other investment vehicles or platform providers in the implementation of our strategies. Strategies may also include long-term purchases (securities held at least a year), short-term purchases (securities sold within a year), and trading (securities sold within 30 days).

Investing in securities involves risk of loss that clients should be prepared to bear. Such risks include market risk, interest rate risk, currency risk, political risk, and loss of capital, among others. Additionally, certain trading strategies can affect investment performance through increased brokerage and other transactions. Each client's propensity for risk however is thoroughly evaluated, documented, and considered throughout the portfolio implementation process.

Although Indexparts intends to manage risk through the careful selection of investments, no investment strategy can ensure a profit or avoid a loss.

Item 9 – Disciplinary Information

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to the evaluation of the Firm or the integrity of its management. Indexparts is currently not subject to, nor has ever been subject to, any legal or disciplinary events of a material nature.

Item 10 – Other Financial Industry Activities and Affiliations

Linden Thomas Advisory Services, LLC

Indexparts is affiliated with Linden Thomas Advisory Services, LLC (“LTAS”), a separate SEC registered investment adviser. Some affiliated persons of Indexparts are also representatives of LTAS. Indexparts provides similar services to, but operates separately from, LTAS.

Linden Thomas and Company Securities, LLC

Indexparts is affiliated with Linden Thomas and Company Securities, LLC (“LTC Securities”), a securities broker-dealer and member of the Financial Industry Regulatory Authority, Inc. (“FINRA”). Some affiliated persons of Indexparts are also representatives of LTC Securities. As such, these individuals, in their separate capacities as registered representatives and/or principals, will be able to effect securities transactions and will receive separate customary compensation for effecting any securities transactions. They may also from time to time receive 12b-1 distribution fees from investment companies in connection with the placement of client funds into investment companies. They do not, receive these fees for investments placed in accounts which Indexparts manages.

While these individuals endeavor at all times to put the interest of the clients first as part of Indexparts’ fiduciary duty, clients should be aware that the receipt of additional compensation creates a potential conflict of interest and may affect the judgment of these individuals when making recommendations. Clients are under no obligation to purchase products recommended by the registered representatives or to purchase products through the registered representatives.

Linden Thomas Financial Group, LLC

Linden Thomas Financial Group, LLC is a holding company which owns Indexparts, LLC, Linden Thomas Advisory Services, LLC and Linden Thomas and Company Securities, LLC. Stephen L. Thomas is the sole owner of the holding company, Linden Thomas Financial Group, LLC.

Item 11 – Code of Ethics

Code of Ethics

Indexperts has adopted a Code of Ethics (“the Code”) expressing the Firm's commitment to ethical conduct. The Code describes the Indexperts’ fiduciary duties and responsibilities to clients and details practices for reviewing the personal securities transactions of supervised persons with access to client information. The Code also requires compliance with applicable securities laws, addresses insider trading, and details possible disciplinary measures for violations. Indexperts will provide a complete copy of the Code to any client upon request to the Chief Compliance Officer.

Trading Conflicts of Interest

Individuals associated with Indexperts are permitted to buy or sell securities for their personal accounts identical or contrary to those recommended to clients. However, no person employed by Indexperts is allowed to favor his or her own interest over that of a client or make personal investment decisions based on the investment decisions of advisory clients.

In order to address potential conflicts of interest, Indexperts requires that supervised persons with access to advisory recommendations provide annual securities holdings reports and quarterly transaction reports to Indexperts’ Chief Compliance Officer. Indexperts also requires prior approval from the Chief Compliance Officer for investing in any IPOs or private placements (limited offerings).

Item 12 – Brokerage Practices

The Custodian and Brokers Used

Indexperts does not maintain custody of client assets and is not affiliated with any particular custodian. All client assets are maintained in an account at a non-affiliated “qualified custodian,” generally a broker-dealer or bank. The custodian will hold client assets in a brokerage account where Indexperts will be able to effect transactions. Indexperts may recommend the use of a particular custodian/broker for ease of operations, but the client will ultimately decide whether to do so. Clients will open their accounts with the custodian/broker of their choosing by entering into an account agreement directly with the custodian/broker. Indexperts cannot actually open accounts for clients but can assist in opening an account at whichever custodian/broker selected by the client.

How Indexperts Selects Custodians and Brokers

Indexperts will consider the following factors when recommending a custodian or broker for its clients: quality of service, types of services offered, overall capability, execution quality, competitiveness of transaction costs, availability of investment research, reputation of the Firm, and financial resources, among other things. In determining the reasonableness of a broker’s compensation, Indexperts considers the overall cost to its clients relative to the benefits received, both directly and indirectly, from the broker.

Brokerage and Custody Costs

Clients receive various services directly from custodians. For clients' accounts that the custodian maintains, they generally do not charge separately for custody services but instead are compensated by charging commissions or other fees on trades that it executes or trades that are executed by other brokers to and from the custodial accounts. Fees applicable to client accounts were negotiated based on the condition that clients collectively maintain a certain level of assets at the custodian. Indexpert believes this commitment benefits clients because the expected overall rates clients pay will be lower than they might be otherwise.

Since custodians often charge clients a fee for each trade executed by a different broker-dealer, Indexpert has the custodian execute most client trades in order to minimize trading costs.

Indexpert has determined that having the custodian execute most trades is consistent with its duty to seek "best execution" for client's trades. Best execution means seeking the most favorable terms for a transaction based on all relevant factors, including those listed above.

Products and Services Available from Brokers/Custodians

The custodian provides Indexpert and its clients with access to their institutional brokerage services, including trading, custody, reporting, and related services, many of which are not typically available to retail customers. The custodian also makes available various support services, some of which may help Indexpert manage or administer its clients' accounts, while others may help Indexpert manage and grow its business.

Other institutional brokerage services which may benefit clients directly include access to a broad range of investment products, execution of securities transactions, and asset custody. The investment products available through the custodian include some to which Indexpert might not otherwise have access or that would require a significantly higher minimum initial investment by its clients.

The custodian may also make available to Indexpert other products and services of benefit, which may not directly benefit its clients. These products and services assist Indexpert in managing and administering its clients' accounts. Indexpert may use this research, primarily provided by third parties, to service all or a substantial number of its clients' accounts, including accounts not maintained at the custodians. In addition to investment research, the custodian may also make available software and other technology that provide access to client account data, facilitates trade execution for multiple client accounts, provides pricing and other market data, facilitates payment of fees from clients' accounts, and assists with back-office functions, recordkeeping, and client reporting.

The availability of these services from the custodian benefits Indexpert, as they do not have to produce or purchase such services themselves. This may give Indexpert an incentive to recommend clients maintain their account with a particular custodian based on Indexpert's interests rather than their client's, which is a potential conflict of interest. Indexpert believes, however, that the recommendation of a custodian is in the best interests of its clients, and is

primarily supported by the scope, quality, and price of the custodian's services and not the custodian's services that benefit only Indexperts.

Aggregation of Transactions

Indexperts may, from time to time, aggregate client orders into blocks in order to facilitate more efficient account management and execution. When aggregating orders, an average price is given to all participants in the block, or other measures are taken, in order to treat all accounts fairly.

Item 13 – Review of Accounts

Review of Accounts

Holdings are reviewed no less frequently than quarterly. Client account reviews involve assessment of general asset allocation relative to investment objectives and risk tolerances and are conducted no less frequently than annually. Additional reviews are generally triggered by changes in a client investment objectives or risk tolerance. Clients are required to notify Indexperts of any material changes in investment objectives, risk tolerance or personal financial situation, and to keep this information current on the firm's automated platform.

Regular Reports Provided to Clients

In addition to the monthly statements and confirmations of transaction that clients receive from the custodian, Indexperts may make other reports available to the client from time to time depending on the type of engagement. For example, the firm may make available periodic holdings and or performance related reports.

Indexperts urges clients to carefully review custodial statements and compare them to the reports Indexperts may provide.

Item 14 – Client Referrals and Other Compensation

Indexperts does not compensate any outside parties for client referrals, nor does it receive any compensation or non-cash economic benefit for client referrals.

Indexperts does, however, receive economic benefits from its custodian in the form of the support products and services that are made available to Indexperts and to other independent investment advisors. These products and services, how they benefit Indexperts, and the related conflicts of interest are described in Item 12 above. The availability to Indexperts of these economic benefits is not based on Indexperts giving particular investment advice, such as buying or recommending particular securities for its clients. Furthermore, Indexperts' representatives are required to make all investment decisions and recommendations based solely on the interests of the applicable client.

Item 15 – Custody

As noted in Item 12, Indexpert recommends that clients' assets be held by a qualified custodian. Although Indexpert does not hold assets, it may have limited control in some instances to trade on a client's behalf, to deduct advisory fees from a client's account with proper authorization, or to request disbursements on a client's behalf (although various types of written authorizations are required depending on the type of disbursements).

Account statements will be made available from their custodian at least quarterly. Indexpert urges clients to carefully review custodial statements and compare them to any account reports that Indexpert might make available.

Item 16 – Investment Discretion

Indexpert accepts discretionary authority to manage securities accounts on behalf of clients and delegates some of this authority to RobustWealth, Inc., a separately owned investment advisor, who functions as a sub-adviser for Indexpert.

When granted authority to manage accounts, Indexpert customarily has the authority to determine which securities and the amounts that are bought or sold. Any discretionary authority accepted by Indexpert, however, is subject to the client's risk profile and investment objectives and may be limited by any other limitations provided by the client in writing.

Neither Indexpert nor its sub-adviser will exercise discretionary authority until been given authority to do so in writing. Such authority is granted in the written agreement with the client, and in the written agreement with the third-party custodian.

Item 17– Voting Client Securities

Indexpert does not vote proxies on behalf of clients.

Item 18 – Financial Information

Registered investment advisers are required in some cases to provide certain financial information and/or disclosures about their financial condition. For example, if Indexpert requires prepayment of fees for six months in advance, has custody of client funds, or has a condition that is reasonably likely to impair its ability to meet its contractual commitments to its clients, it must provide financial information and make disclosures.

Indexpert has no financial or operating conditions which trigger such additional reporting requirements.