

### Introduction

Mercer Global Advisors Inc. (“Mercer Advisors”) is an investment adviser registered with the Securities and Exchange Commission. We feel it is important for you to understand how advisory and brokerage services and fees differ in order to determine which type of account is right for you. **There are free and simple tools available to research firms and financial professionals at [www.investor.gov/CRS](http://www.investor.gov/CRS) which also provides educational materials about investment advisers, broker-dealers and investing.**

### What investment services and advice can you provide me?

As an SEC registered investment adviser, Mercer Advisors offers its investment advisory services to retail investors for an ongoing asset-based fee on the value of cash and investments in your account. Our standard advisory services can include Financial Planning, Investment Management, Estate Planning, Tax Planning, and Trust Administration services. If you engage for services with our firm, we’ll meet with you to understand your current financial situation, existing resources, goals, and risk tolerance. Based on what we learn, we’ll recommend a portfolio of investments that is regularly monitored (at least annually), and if necessary, rebalanced to meet your changing needs, stated goals and objectives.

Our accounts are managed on a discretionary basis which means we don’t need to call you when buying or selling in your account. You will sign an investment management agreement giving us this authority. This agreement will remain in place until you or we terminate the relationship. Mercer Advisors also has a limited number of non-discretionary accounts where the client makes the ultimate decision regarding the purchase or sale of investments. Additional information about our advisory services is located in Item 4 of our [Firm Brochure](#).

#### **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 those qualifications mean?**

### What fees will I pay?

Fees and costs affect the value of your account over time. Please ask your adviser to give you personalized information on the fees and costs that you will pay. You will be charged an ongoing fee that is calculated monthly based on the value of the investments in your account. Our fees will vary depending on the value of the investments in your account (including cash balances) and the service level you choose. Mercer Advisors charges a minimum annual management fee of \$800 for our investment management only service. In addition to investment management, additional services such as financial planning and estate planning are available with a minimum annual fee of \$10,000 and a minimum annual management fee of \$75,000 for ultra-high net worth clients. Our fees vary and are negotiable and will vary from client to client.

Our incentive is to increase the value of your account over time which will increase our fees over time. The monthly fees will be automatically deducted from your account. 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.

The broker-dealer (custodian) that holds your assets can charge you a transaction fee when we buy or sell an investment for you. The broker-dealer’s transaction fees are in addition to our advisory fee for our investment advisory service. You could also pay charges imposed by the broker-dealer holding your accounts for certain investments and maintaining your account. Some investments, such as mutual funds and exchange traded funds charge additional fees that will reduce the value of your investments over time.

Some firms Mercer Advisors has acquired utilize a fee structure that combines both management and some or all of the transaction fees charged by the third-party broker-dealer (custodian). This is known as a “wrap fee”. Except for the continuation of the wrap fee arrangement for affected clients for a period post-acquisition, Mercer Advisor does not offer wrap fee programs to its clients. At some point after becoming a Mercer client, Mercer anticipates the wrap fee program clients will be transitioned to an appropriate Mercer Advisors investment offering at no higher fee than charged under the wrap program, unless additional services will be provided.

Additional information about our fees is located in **Item 5 of our [Firm Brochure](#)**.

#### **Questions to Ask Us:**

- **Help me understand how these fees and costs will 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 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. Conflicts may arise when financial professionals recommend insurance to clients where the financial professionals have an insurance license or the selection of custodians due to our participation in referral services with the custodians we utilize. You should understand and ask us about these conflicts because they can affect the investment advice, we provide you. Additional information about our conflicts of interest can be found in **Item 11 of our [Firm Brochure](#)**. Here are some examples to help you understand what this means.

The firm's revenue is derived from the advisory fees we collect from your accounts each month. Mercer Advisors receives no compensation from any fund manager or other third-party for the investments that it selects for client accounts.

Some of our firm's financial professionals are registered representatives of either our affiliated broker-dealer, Heim Young & Associates, Inc. or unaffiliated broker-dealers and can offer you brokerage services through the broker-dealers or advisory services through our firm. Brokerage and advisory services are different, and the fees our firm and the broker-dealer charge for those services are different. Registered representatives receive transaction-based commission compensation each time they buy or sell a security in a brokerage account. As a result, they have an incentive to make transactions to increase their compensation.

Mercer Advisors Insurance Services, LLC (MAIS) is an affiliated company which is a wholly owned subsidiary of Mercer Advisors Inc. MAIS has entered into referral agreements with Howard Insurance Agency, Inc. (Howard), AgencyONE, Lion Street Private Client Group, IAMS, or Hub International who will provide necessary services relative to the placement and servicing of the insurance products. MAIS and Howard Insurance Agency, AgencyONE, Lion Street Private Client Group, IAMS, or HUB International will be listed as "co-agents" on the policies. While Mercer Advisors does not receive a referral fee, MAIS and the referral firms each receives a percentage of the commission revenue. The receipt of insurance commissions is in addition to any advisory fees charged by Mercer Advisors. This practice presents a conflict of interest as certain Mercer Advisors employees are officers of MAIS and MAIS is an affiliate of Mercer Advisors.

Some of our firm's employees provide tax preparation, consulting, divorce planning, or estate planning services. These services are independent of Mercer Advisors' investment advisory services and are governed under separate engagement agreements. As disclosed on its [Brochure](#) Mercer, in its discretion, can be engaged to provide these services per the terms and conditions of a separate agreement and fee (the fee arrangement to be disclosed in the agreement).

#### **Questions to Ask Us:**

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

### **How do your financial professionals make money?**

Our financial professionals are employees of the firm and are paid a fixed monthly salary. They also receive bonuses related to meeting certain criteria including revenue retention, providing additional services to clients, and bringing in new client assets. Some financial professionals receive stock options. Mercer Advisors has a limited number of financial professionals licensed to provide brokerage services and receive different types of compensation when providing different types of services. When providing brokerage services, our financial professionals, in their separate capacity, are paid commissions based on the amount of securities clients buy and sell. This means your financial professional has an incentive to recommend certain products based on the compensation he or she will receive and encourage you to buy and sell assets.

### **Do you or your financial professionals have legal or disciplinary history?**

Yes, some of our financial professionals have legal or disciplinary history. Mercer Global Advisors Inc does not have any legal or disciplinary history. Visit [Investor.gov/CRS](http://Investor.gov/CRS) for a free and simple search tool to research our firm and our financial professionals.

#### **Questions to Ask Us:**

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

### **Additional Information**

You can find additional information about our firm's investment advisory services on the SEC's website at <http://www.adviserinfo.sec.gov> by clicking on the FIRM tab and then searching CRD #147363. If you would like additional, up-to-date information or a copy of this disclosure, please call (720) 551-5457.

#### **Questions to Ask Us:**

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

**Exhibit A- Material Changes**

*Changes to the Mercer Global Advisors Inc. Form CRS since our previous version dated October 6, 2023.*

- *Addition of Hub International referral agreement with Mercer Advisors Insurance Services*
- *Update the Form ADV Part 2A Links*
- *Minor updates to language*