

Introduction

Mercer Global Advisors Inc. (“Mercer Advisors”) is an investment adviser registered with the Securities and Exchange Commission (SEC). 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 investor.gov/CRS which also provides educational materials about investment advisers, broker-dealers, and investing.

What investment services and advice can you provide me?

Mercer Advisors offers 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 will meet with you to understand your current financial situation, existing resources, goals, and risk tolerance. Based on what we learn, we will 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 generally managed on a discretionary basis, which means we do not need to call you when buying or selling in your account. You will sign an investment management agreement giving us this authority. Your advisory 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 for information on the fees and costs that you will pay. You will be charged an ongoing fee that is calculated monthly based on a percentage of 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. Depending on the amount of assets we manage for you and the level of additional services you elect to have us perform, the minimum fees for our services will vary. 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.

Mercer Advisor’s fees are separate from other fees or expenses that may be charged by third parties. Fees are charged regardless of the investments increasing or decreasing in value. Based on your situation, the firm may recommend investment strategies that incur additional fees such as employing the use of margin, separately managed accounts, subadvisors, or private funds.

Clients engaging Mercer Advisors for other services will enter into separate agreements which are typically priced in hourly or fixed rate agreements. These arrangements include services such as financial consulting, tax preparation services, or other services which are separate from our investment advisory services agreement.

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 put your interests ahead of ours. 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.

Conflicts may arise when financial professionals recommend insurance to clients where the financial professionals have an insurance license. In this case the financial advisor could have incentive to increase their compensation through the sale of insurance products. Similarly, Mercer Advisors participates in referral services with some of the custodians we utilize. This may influence our recommendation to use certain broker-dealers as custodians.

Mercer Advisors has other securities-related affiliates including Mercer Advisors Insurance Services, Mercer Advisors Brokerage Solutions, and Mercer Advisors Private Asset Management. All these affiliates may offer products that are available to Mercer Advisors clients, but are not provided through Mercer Global Advisors Inc., the registered investment advisor. We have financial professionals and other employees that work in a dual capacity for both Mercer Advisors and the affiliated entity. The use of affiliated products can cause a conflict of interest as use of those services has economic benefit for our affiliated entities and our parent company. As employees and shareholders, our financial advisors have an incentive to recommend affiliated products or services. No client is under any obligation to purchase products or services from affiliated entities.

Some of our firm's financial professionals are registered representatives of either affiliated 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.

The firm's primary 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. However, some services are independent of our investment advisory services and require a separate agreement and incur a separate fee.

Additional information about our conflicts of interest can be found in Item 11 of our [Firm Brochure](#).

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 to the firm. 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 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 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 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?**

Material Changes

Changes to the Mercer Global Advisors Inc. Form CRS since our previous version December 5, 2024.

- Further clarification of our conflicts to encompass our securities related affiliates and the possible conflicts of interest related to the use of affiliated products or services.
- Simplification of language used to help incorporate plain English explanations.
- Reformatted the document to make it easier to read and understand.