



**Indie Asset Partners, LLC**  
**Client Relationship Summary (Form CRS)**  
**March 28, 2024**

Indie Asset Partners, LLC (“IAP,” “we,” “our” or “us”) is registered with the Securities and Exchange Commission as an investment adviser. 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 financial professionals and firms at [Investor.gov/CRS](https://investor.gov/CRS), which also provides educational material about broker-dealers, investment advisers and investing.

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

We provide the following advisory services: 1) Portfolio management services which include making specific investment recommendations based on each client’s investment objectives and guidelines; 2) Financial planning services are offered in conjunction with portfolio management services and generally include cash flow planning, retirement planning, and insurance analysis; and 3) Family office services which generally include development and implementation of a comprehensive, tailored wealth management plan for high-net-worth families, but also may include other accounting, cash flow analysis, asset/liability management, investment management, estate, insurance & tax planning/review, fiduciary administration, and family governance & education.

IAP primarily invests client accounts in exchange-traded funds (“ETFs”), individual stocks, mutual funds, fixed income securities, structured notes, and may also utilize alternative investments, including but not limited to affiliated and non-affiliated private funds and real estate investments, as appropriate, based upon risk tolerance, sophistication, and financial qualifications. When we have discretionary authority over an account we do not need to get permission before buying or selling a security. When we have non-discretionary authority over an account we do need to get permission before buying or selling a security. Our Investment Committee regularly monitors the individual securities utilized in all client accounts, and we monitor your account as needed, but annually at a minimum. There is no minimum account size.

MORE DETAILED INFORMATION ABOUT SERVICES WE OFFER CLIENTS CAN BE FOUND IN OUR FORM ADV PART 2A, ITEMS 4 AND 7 AT: [indieasset.com/brochure/](https://indieasset.com/brochure/).

*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? \**

**What fees will I pay?**

We charge portfolio management accounts a fee based on the market value of your account on the last day of the quarter. You are not charged separately for financial planning services. A fee structure based on the size of your account creates a conflict of interest. The more assets in your account, the more you will pay in fees, and we therefore have an incentive to encourage you to increase the assets in your account. Investments in private funds or real estate investments also create conflicts of interest because they are not publicly traded and therefore do not have a daily indication of their fair market value which gives IAP the incentive to over-value such assets for billing purposes. Additionally, certain of the private funds IAP manages may charge performance-based fees which means fees are charged based on the investment performance of the fund. This creates a conflict of interest because IAP has an incentive to favor these funds and take more risk or purchase investments in these funds that are expected to perform more favorably than in accounts without a performance-based fee. Family office services are offered for a flat fee to advisory clients

\* Conversation Starters are meant to facilitate a conversation between you and your financial professional.

You will also incur costs, in addition to the fees you pay to us, related to our advisory services. Common examples of these costs include custodial fees, transaction fees, and fees associated with ETFs, mutual funds, private funds, and real estate investments we recommend.

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 investment over time. Please make sure you understand what fees and costs you are paying. MORE DETAILED INFORMATION ABOUT FEES AND COSTS CAN BE FOUND IN YOUR INVESTMENT ADVISORY AGREEMENT AND OUR FORM ADV PART 2A, ITEM 5 AT: [indieasset.com/brochure/](http://indieasset.com/brochure/).

*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 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. We serve as investment manager and/or our affiliates serve as general partner and/or manager to certain private funds and have an incentive to recommend such funds to you, because we have a financial interest in such funds increasing their assets. IAP also has conflicts of interest related to our recommendation that clients invest in certain private funds or real estate investments that are not affiliated with IAP, but that pay consulting or administrative fees to our affiliate because we have a financial incentive to recommend such investments. Additionally, IAP has conflicts of interest when we engage in principal transactions between a client account managed by IAP and an account where IAP or a principal owner of IAP has a controlling interest because we have the incentive to favor our own account. MORE DETAILED INFORMATION ABOUT CONFLICTS OF INTEREST CAN BE FOUND IN OUR FORM ADV PART 2A AT: [indieasset.com/brochure/](http://indieasset.com/brochure/).

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

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

Our investment professionals are paid a salary and some receive cash compensation based on a percent of revenue attributed to the clients they serve. Certain investment professionals have an ownership stake in the firm and/or our affiliates and share in profits.

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

Yes. We encourage you to visit [Investor.gov/CRS](http://Investor.gov/CRS) for a free and simple search tool to research us and our financial professionals.

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

Additional information about our investment advisory services can be found on our website at [indieasset.com/](http://indieasset.com/) or by reviewing our Form ADV at [adviserinfo.sec.gov/firm/summary/154503](http://adviserinfo.sec.gov/firm/summary/154503). For up-to-date information or to request a copy of this Form CRS, please call us at (317) 428-6600.

*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? \**



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IAP primarily invests client accounts in exchange-traded funds (“ETFs”), individual stocks, mutual funds, fixed income securities, structured notes, and may also utilize alternative investments, including but not limited to affiliated and non-affiliated private funds and real estate investments, as appropriate, based upon risk tolerance, sophistication, and financial qualifications. ~~We~~When we have discretionary authority over ~~your~~an account ~~when providing portfolio management services, which means we~~we do not need to get ~~your~~ permission before buying or selling a security ~~in your~~. When we have non-discretionary authority over an account we do need to get permission before buying or selling a security. Our Investment Committee regularly monitors the individual securities utilized in all client accounts, and we monitor your account as needed, but annually at a minimum. There is no minimum account size.

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~~based upon the complexity and time needed to complete the work along with other applicable factors.~~  
Family office services are offered for a flat fee to advisory clients

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