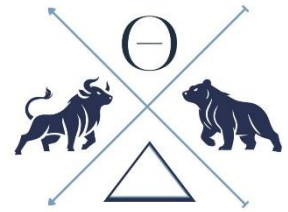


Mindset Asset Management, LLC

Form CRS - Customer Relationship Summary

January 1, 2026



Introduction

Mindset Asset Management, LLC (“Mindset,” “we,” “us” or “Firm”) is registered with the Securities and Exchange Commission (“SEC”) as an investment adviser. This document gives you a summary of the types of services we provide and how you pay. Please ask us for additional information.

We provide advisory accounts and services rather than brokerage accounts and services. Brokerage and investment advisory services fees can differ, and it is important for you to understand these differences. Free and simple tools are available to research firms and financial professionals at Investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers, and investing.

Relationships and Services

What Investment Services and Advice Can You Provide Me?

Mindset offers investment management and consulting services to other investment advisers as a third-party manager. We do not restrict our advice to limited types of products or investments.

If you retain our firm for investment management or consulting services, you will pay an ongoing asset-based fee at the end of each quarter for our services, based on the value of the cash and investments in your advisory account, an hourly fee, or a one-time consulting fee. We will meet with you in person, if possible, otherwise by phone and/or computer to determine the investment objectives, risk tolerance, and other relevant information at the beginning of our advisory relationship. We will use this information to develop a strategy that enables our firm to give you continuous and focused investment advice and/or to make investments on your behalf. Once we construct an investment portfolio for you, we will monitor and rebalance your portfolio’s performance on an ongoing basis. As you participate in our discretionary investment management services, the authorization will allow us to manage your account regarding the purchase and/or sale of investments without your approval prior to each transaction until the termination of our agreement. You may limit our discretion by providing our firm with your restrictions and guidelines in writing.

The Firm offers investment management and consulting services to other investment advisers as a third-party manager.

The Firm does not offer a wrap fee.

In general, the Firm does not impose a minimum annual fee or a minimum portfolio value to open and maintain an advisory account.

For additional information, please see Mindset’s ADV at www.adviserinfo.sec.gov (Part 2A brochure, Items 4 and 7).

Conversation Starters. Ask your financial professional –

- *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?*

Fees, Costs, Conflicts, and Standard of Conduct

What Fees Will I Pay?

For investment management services, you will be charged an ongoing management fee based on the assets under management, an hourly fee, or a one-time consulting fee in accordance with the fee schedule presented in your agreement. Fees are typically charged quarterly in advance based on beginning of the quarter values. The asset-based fee reduces the value of your account when deducted from your account. Our current fee schedules are described in our Form ADV Part 2.

Investment management clients generally pay a management fee ranging up to 1.0%, depending on the size of their account. These and other fees (hourly and one-time) vary and may be negotiable.

Other fees and costs may include custodian fees and account maintenance fees. Some investments (such as mutual funds) impose additional fees that will reduce the value of your investment over time. Also, with certain investments, such as variable annuities, you may have to pay fees such as “surrender charges” to sell the investment.

You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce the 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 Mindset’s ADV at www.adviserinfo.sec.gov (Part 2A brochure, Items 5)

Conversation Starters. Ask your financial professional –

- *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 interests 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 examples to help you understand what this means.

- Mindset is owned by Mindset Holding Company LLC, which also owns Mindset Wealth Management, LLC (“MWM”). Because both firms are owned by the same holding company, the U.S. Securities and Exchange Commission (SEC) considers us “related advisers.” While each Firm operates independently and has its own clients, ownership by the same holding company **will** create relationships between the Firms, including shared resources, personnel, or information systems. Clients should be aware that MAM may provide advisory services that could overlap with or complement services offered by our firm.
- Your account value goes up, and while the management fee percentage may stay the same, the total compensation you pay us goes up proportionately.
- The Firm and its Investment Advisor Representatives (IARs) are allowed to invest for their own accounts in the same securities that we recommend or acquire for your account and may engage in transactions that are the same or different than transactions recommended or made for you. This creates a conflict of interest that we mitigate by maintaining a Code of Ethics and compliance program that sets forth a standard of conduct that must be adhered to by all the Firm’s personnel.

Conversation Starters. Ask your financial professional –

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

For additional information, please see Mindset’s ADV at www.adviserinfo.sec.gov (Part 2A brochure, Item 10).

How do your financial professionals make money?

Our financial professionals are paid a salary plus discretionary bonuses based on company, team, and individual performance, which includes metrics like client retention and referrals. Individuals’ salaries are ultimately derived from the revenue the firm earns from the financial professional’s advisory services or recommendations.

Disciplinary History

Do you or your financial professionals have a legal or disciplinary history?

Yes - Visit Investor.gov/CRS for a free and simple search tool to research our financial professionals and us.

Conversation Starters. Ask your financial professional –

- *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 Stacy Sizemore, IACCP® at 971-371-3450. To report a problem to the SEC, visit Investor.gov or call the SEC’s toll-free investor assistance line at (800) 732-0330. If you have a problem with your investments, investment account, or financial professional, you may contact us in writing at 8275 Allison Pointe Trail, Suite 230, Indianapolis, IN 46250.

Conversation Starters. 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?*