

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 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 based on the value of cash and investments in your account. Our advisory services include Financial Planning, Investment Management, Estate Planning, Tax Planning, and Corporate Trustee services. If you open an account 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 fixed fee that is calculated monthly based on the value of the investments in your account. Our fees range from 0.4 - 1.4% depending on the value of the investments in your account. Mercer Advisors also has a minimum annual management fee of \$2,400 or up to 2% of assets under management (AUM), whichever is less, for investment management services and a minimum annual management fee of \$6,000 for family office services. Our fees vary and are negotiable.

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.

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 a fiduciary duty 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](#).

The firm's revenue is derived from the advisory fees we collect from your accounts each month. Neither Mercer Advisors nor any of its employees receives compensation for the sale of securities to our clients. Mercer Advisors receives no compensation from any fund manager or other third-party for the investments that it selects for client accounts.

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 at the discretion of Mercer Advisors' executive team based upon the success of the firm and specifically upon the contributions of the employee; bonuses are related to meeting certain criteria including client meetings, client referrals, and client retention.

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

No, neither our firm nor our financial professionals 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 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) 500-8186.

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?