1. Introduction

Axia Advisory, LLC (" is registered with the Securities and Exchange Commission as an investment adviser and not a broker-dealer. Brokerage and investment advisory services and fees differ, and it is important for a retail investor to understand the 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.

2. Relationships and services

What investment services and advice can you provide me?

We offer investment-advisory services to retail investors. We offer investment and general financial-planning advice. We offer investment management—that is, discretionary investment advice where you grant us discretionary authority to determine investment decisions for you on an ongoing basis. You may impose reasonable restrictions on our discretionary authority, which must be provided to us in writing and accepted by us. We offer non-discretionary investment advice, in which we present recommendations about what investments you should buy, hold, or sell but you make your decisions and may instruct us to implement those decisions. Our advice might include financial planning in a range of areas including retirement and estate planning, insurance, charitable giving or gifting, risk management and budgeting.

We monitor your investments under our management or continuing supervision. We review your information at least once a year. Also, we review your Investment Account in the course of our management or continuing advice to ensure that we make decisions or recommendations in line with your objectives. We review an Investment Account for changes in value and for current suitability of its investments. Monitoring is part of our standard services.

For private wealth management, our investment advice does not include proprietary products. We do not restrict our advice to a limited menu of products or types of investments. Most of our investment advice is about stocks, bonds, and diversified funds. Usually, we require no minimum fee nor an account minimum.

For more detailed information about our services and fees, please feel free to request a copy of the firm's disclosure Form ADV, Part 2A Brochure for additional details about our services. This brochure can also be found at the following public site: https://adviserinfo.sec.gov (Select "Firm" and indicate our CRD number: 107571)

Conversation Starters – We encourage you to ask our financial professionals these key questions:

- ***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?***

3. Fees, Costs, Conflicts, and Standard of Conduct

What fees will I pay?

Our typical fee for discretionary investment management or non-discretionary investment advice is (expressed on an annualized basis) 1.00% of the first $1 million of your assets under our management or advice; 0.75% on the next $1 million; and 0.50% on assets after the first $2 million. For example, if you put $1 million under our management, you would pay about $2,500 each quarter-year, and so about $10,000 for a year.

We provide incidental financial-planning services for a client with an asset-measured fee.

You should be aware that the more assets there are in your account, the more you will pay in costs. This means we have an incentive to encourage you to increase the assets in your account. Likewise, fee measured on time could motivate an adviser to use more time than is needed to provide good answer on the question you asked. A fixed fee could motivate an adviser to use less time than is needed to provide good advice.

Investing your assets will incur fees and expenses besides our fees. Those additional fees and expenses are not our fees. . You may incur additional fees and costs related to the investments in your account, such as custodian fees, account maintenance fees, transaction costs, surrender charges, wire transfer and electronic fund fees, internal management fees of mutual funds and variable annuities and other product related fees such as redemption fees.

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. For more information about our fees and other costs, see Item 5 in our Form ADV, Part 2A Brochure.

Conversation Starters – We encourage you to ask our financial professionals this key question:

- ***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 are fiduciaries to you. We are required to act in your best interest throughout our entire advisory relationship.

-We have several affiliated businesses that are investment advisers. These affiliates are ultimately owned by our parent organization, Madison Dearborn Partners. Because our affiliated businesses receive compensation for providing investment advisory services, we are incentivized to refer you to these affiliates because this revenue is retained within the organization.

-For certain accounts, we receive client referrals from third parties or employee referrals to whom we pay referral fees. Even though we receive referrals, retail investors must still be suitable for our investment advisory services in order for us to enter into an advisory agreement. These referral fees do not increase the fees we charge to you. However, the referral fees we pay incentivizes third parties or our employees to refer clients to us that they otherwise might not refer to us.

Conversation Starters – We encourage you to ask our financial professionals this key question:

- **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 compensated based on factors such as the amount of retail investor assets they service, the time and complexity required to meet a retail investor's needs, and the revenue the firm earns from the financial professionals' advisory services or recommendations. This means our financial professionals have an incentive to encourage a retail investor to increase the assets in a retail investor's account.

Our financial professionals also receive additional compensation when they obtain new clients for us, which creates an incentive for our financial professionals to recommend our investment advisory services to you.

Our financial professionals may also be shareholders of the investment adviser and partake in profit or loss.

4. Disciplinary History

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

No. Visit Investor.gov/CRS for a free and simple search tool to research us and our financial professionals.

Conversation Starters – We encourage you to ask our financial professionals this key question:

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

5. Additional Information

You can find additional information about our advisory services in our Form ADV Brochure. You may request updated information and a copy of our Relationship Summary by contacting us at (317) 630-2800 or e-mailing info@AxiaAdvisory.com.

Conversation Starters – We encourage you to ask our financial professionals these key questions:

- ***Who is my primary contact person? Is he/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?***