Client Relationship Summary (Form CRS)

March 2025

Independent Advisor Alliance, LLC ("IAA," "we," "us," or "our") is registered with the U.S. Securities and Exchange Commission ("SEC") as an investment adviser. Brokerage and investment advisory services and fees differ, and it is important for you, as 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 advisors, and investing.

What investment services and advice can you provide me?

Investment Management: We will offer you advice on a regular basis. We will discuss your investment goals, design with you a strategy to achieve your investment goals, and regularly monitor your account. We will manage your account on a discretionary basis (we can buy and sell investments in your account without asking you in advance) and/or a non-discretionary basis (we will obtain approval from you prior to executing any transactions, so you make the ultimate decision regarding the purchase or sale of investments). We generally do not limit advisors to proprietary products or a limited menu of products and types of investments. This service will continue pursuant to the terms of the executed Advisory Agreement. We do not have a minimum to be a client, but some types of accounts have minimum opening requirements. We offer Investment Management through our Wrap Fee Program and also on a "non-wrap" basis.

Financial Planning & Wealth Coaching: Services will be provided to you based on your selection on the Advisory Agreement and may include, but are not limited to, a review of investment accounts, including reviewing asset allocation and providing repositioning recommendations; strategic tax planning; a review of retirement accounts and plans that have recommendations; a review of insurance policies and recommendations for changes, if necessary; one or more retirement scenarios; estate planning review and recommendations; and education planning with funding recommendations. Financial Planning agreements terminate upon the final consultation with the Client. Coaching services will continue on an ongoing basis until terminated by either party.

Additional Information: For more information regarding our fees and costs, review our ADV Part 2A, and Wrap Program Brochure found here.

Conversation Starters

- **"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?

Investment Management: The amount paid to our firm and your financial professional generally does not vary based on the type of investments selected on your behalf. The asset-based fee reduces the value of your account and will be generally deducted from your account. Some investments (such as mutual funds and variable annuities) 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. Fees are billed quarterly in advance. Our fees vary and are negotiable. Generally, the more assets you have in the advisory account, the more you will pay in total fees. We, therefore, have an incentive to increase the assets in your account in order to increase our fees. You may also pay a transaction fee when we buy and sell an investment for you if you do not participate in our wrap program. The asset-based fees you will pay for our wrap fee program will include most transactions costs and fees to a broker-dealer or bank that has custody of these assets, and therefore are higher than a typical asset-based advisory fee. You will also pay fees to a broker-dealer or bank that will hold your assets (called "custody"). You pay our advisory fee even if there were not transactions within the account.

Financial Planning & Wealth Coaching: We charge an hourly, fixed fee, or an ongoing fee payable upon delivery of the completed plan. On a case-by-case basis, we may charge a higher fee depending upon the complexity of the plan.

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.

Additional Information: For more information regarding our fees and costs, review our ADV Part 2A, and Wrap Program Brochure found here.

Conversation Starters

- **"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 an 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:

Example 1: For investment accounts we manage, we get paid based on the assets in your account. We may recommend that you add assets or funds to that account. Even though that advice may be in your best interest, that advice is conflicted because the more money in your account, the more we would collect in fees from you.

Example 2: You may wish to withdraw money from your investment accounts to pay off debt. We may recommend against doing so. Even though that advice may be in your best interest, that advice is conflicted because withdrawals from our investment account will decrease the amount of fees that we would collect from you.

Conversation Starters

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

How do your financial professionals make money?

Our financial services professionals are compensated based on a percentage of assets they manage, on a portion of the total advisory fees received by us, on hourly fees or fixed fees, by sales commissions, a base salary with discretionary bonuses, with trips and attendance to conferences, including meals and entertainment, for meeting certain levels of businesses and with additional compensation when they obtain a new client for us. Some of our Financial Professionals are registered representatives of LPL Financial, LLC ("LPL"), a FINRA-Registered broker-dealer and SEC-Registered investment adviser. In particular, your Financial Professional may earn additional transaction-based compensation and have additional conflicts of interest as a result of providing brokerage services through LPL. Some of our Financial Professionals are also licensed to sell insurance products through their separate affiliation(s) with insurance carriers. Clients of IAA are under no obligation to purchase products or services from our financial professionals in their other capacities.

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

No. Visit Investor.gov/CRS for a free and simple tool to research IAA and its Financial Professionals.

Conversation Starters

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

Additional Information

To find additional information about IAA's advisory services, please contact us via phone at (888)430-1555 or email at compliance@iaaria.com. Additional information can also be found by visiting SEC's IAPD website for our firm by clicking here or by visiting our website at https://independentadvisoralliance.com/.

Conversation Starters

- **"Who is my primary contact person? Is he or she a representative of an investment advisor or a broker-dealer? Who can I talk to if I have concerns about how this person is treating me?"**