

## FORM CRS

WealthShield Partners, LLC ® is an investment adviser registered with the Securities and Exchange Commission. 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 firms and financial professionals at [investor.gov/CRS](https://investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing.

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

We offer investment advisory services to retail investors. Our advisory services for retail investors include asset management and financial planning. We also participate in and sponsor a wrap fee program. As part of our standard asset management services, we monitor client accounts on an ongoing basis. We offer discretionary and non-discretionary asset management services. If you participate in our discretionary asset management services, we require you to grant our firm discretionary authority to manage your account. Discretionary authorization will allow our firm without further authorization from you to, among other things, purchase and sell securities for your account, select and retain sub-advisers and/or money managers and platforms, and all matters necessary or incidental to the management of your account. You may limit our discretionary authority by providing our firm with your restrictions and guidelines in writing. For non-discretionary asset management services, we will review your accounts on a periodic basis (at least annually) and make recommendations to you. You retain the authority to implement any recommendation, and we will obtain your approval prior to executing any transactions. Our financial planning generally includes recommendation for a course of activity to be taken by you. Implementation of any recommendation provided through this service will be at your sole discretion. We generally do not limit investment advice to certain investment types. We do not have a minimum account size or other requirements for opening and maintaining accounts or otherwise engaging us. **For additional information, please see Item 4 and 8 of our Form ADV Part 2A Brochure and Item 4 of our Form ADV Part 2A Appendix 1 Wrap Brochure here: [Form ADV 2A/Wrap Brochure](#).**

#### Key questions to ask:

- 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 typically charge an asset-based fee for asset management services, however in certain situations we will charge a flat fee. Asset-based fees are billed quarterly in advance based on the value of your account on the last day of the previous quarter. We charge on an hourly or flat fee basis for financial planning services. If you participate in our wrap fee program, we will charge you an asset-based fee, and pay all transaction fees using the fee collected from you. Therefore, the asset-based fee for accounts in the wrap fee program will generally be higher than a typical asset-based advisory fee. This asset-based fee is billed quarterly in advance based on the value of your account on the last day of the previous quarter. The more assets that are in your advisory account, the more you will pay in fees; thus, we have an incentive to encourage you to increase the assets in your account. Accounts participating in the wrap fee program are not charged higher advisory fees based on trading activity, but you should be aware that we have an incentive not to place transaction orders in those accounts since doing so increases our transaction costs. Clients not participating in a wrap fee program may incur transaction charges for trades executed in their accounts. These transaction fees are separate from our fees. All clients may incur certain charges imposed by custodians, brokers, and other third parties such as platform fees, sub-advisers, custodial fees, deferred sales charges, odd-lot differentials, transfer taxes, wire transfer and electronic fund fees, and other fees and taxes on brokerage accounts and securities transactions. Also, you will pay the following separately incurred expenses: charges imposed directly by an investment model, mutual fund, index fund, or ETF, which expenses and charges are generally disclosed in the fund's prospectus (e.g., fund management fees, distribution fees and other fund expenses). Such charges, fees, and commissions are exclusive of, and in addition to, our fee. **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 additional information, please see Item 5**

of our Form ADV Part 2A Brochure and Item 4 of the Form ADV Part 2A Appendix 1 Wrap Brochure here: [Form ADV 2A/Wrap 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? 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 use retail broker-dealers to execute trades in your account(s). We receive, without cost, certain benefits from custodians as a result of our clients maintaining assets at the custodian. If our clients collectively have less than the minimum in assets, we may be charged service fees. This creates a conflict of interest as we have an incentive to recommend these custodians so that we continue to receive these benefits.

We were previously affiliated with WealthShield LLC. WealthShield and its affiliate WealthShield Research receive compensation from other investment advisers for providing algorithms, certain data, research, methodology, and other services. These services are used by these investment advisers in certain ETFs ("Model ETFs"). We recommend investment in the Model ETFs to some clients. Although we do not receive a portion of the compensation paid to WealthShield related to the Model ETFs, a conflict of interest exists as we may have an incentive to recommend these products due to our previous affiliation with WealthShield.

Client accounts are generally managed via third-party investment management platforms ("Platforms"). Platforms are paid a fee based on the amount of client assets on the Platform ("Platform Fee"). We receive a portion of the Platform Fee. This creates a conflict of interest as we have an incentive to recommend Platforms based on our receipt of a portion of the Platform Fee rather than your best interests. Generally, the Platform Fee is not paid by the client. You should review your client agreement with WealthShield Partners, LLC ® to confirm if you are required to pay a Platform Fee.

**For more information about our conflicts, please see Items 10, 12 and 14 of our Form ADV Part 2A Brochure and Item 6 of our Form ADV Part 2A Appendix 1 Wrap Brochure here: [Form ADV 2A/Wrap Brochure](#).**

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 management fees paid by advisory clients, including Wrap Programs.

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

Yes. A free and simple search tool to research us and our financial professionals is available at [investor.gov/CRS](https://investor.gov/CRS).

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

**Additional information about our investment advisory services and an up-to-date copy of the relationship summary is available by contacting us at (919) 948-4452.**

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?

### Summary of Material Changes

This document highlights material changes to the Form CRS previously filed on March 23, 2023.

- DIO Management, LLC is no longer an affiliate of WealthShield Partners, LLC.