

Parkshore Wealth Management
March 19, 2024

FORM CRS

Parkshore Wealth Management is registered with the Securities and Exchange Commission as an investment adviser and, as such, we provide advisory services rather than brokerage services. Brokerage and investment advisory services and fees differ and it is important for you, our client, to understand the differences. Additionally, 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 advisors, and investing. This document is a summary of the services and fees we offer to "retail" investors, which are natural persons who seek or receive services primarily for personal, family, or household purposes.

What investment services and advice can you provide me?

We offer the following investment advisory services to retail investors: **Portfolio Management Services; Financial Planning Services; and Tax advice and preparation.**

Account Monitoring: If you open an investment account with our firm, as part of our standard service we will monitor your investments on an ongoing basis and account reviews at least annually.

Investment Authority: We manage investment accounts on a **discretionary** basis whereby **we will decide** which investments to buy or sell for your account. You may limit our discretionary authority (for example, limiting the types of securities that can be purchased or sold for your account) by providing our firm with your restrictions and guidelines in writing. We also offer **non-discretionary** investment management services whereby we will provide advice, but **you will ultimately decide** which investments to buy and sell for your account. You have an unrestricted right to decline to implement any advice provided by our firm on a non-discretionary basis.

Investment Offerings: We offer advice on the following types of investments or products: equity securities, corporate debt securities (other than commercial paper), commercial paper, certificates of deposit, municipal securities, variable life insurance, variable annuities, mutual fund shares, United States government securities, money market funds, real estate, REITs, ETFs, interests in partnerships investing in real estate and interests in partnerships investing in oil and gas interests.

Account Minimums and Requirements: In general, we do not require a minimum dollar amount to open and maintain an advisory account; however, we have the right to terminate your account if it falls below a minimum size which, in our sole opinion, is too small to manage effectively. We impose a minimum fee for certain portfolio management services and minimum fees and time commitments for certain financial planning and tax advice and preparation services.

Detailed information regarding our services, fees and other disclosures can be found in our Form ADV Part 2A Items 4, 5, 7, and 8 by clicking this link <https://adviserinfo.sec.gov/firm/brochure/148052>.

Key Questions to 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?**

What fees will I pay?

The following summarizes the principal fees and costs associated with engaging our firm for investment advisory services.

- **Asset Based Fees** - Payable quarterly in advance based on a blended tiered fee schedule. Minimum monthly, quarterly or annual fees apply for certain assets levels.
- **Hourly and Hourly Fees** - Payable upon completion of services. A retainer may be required in certain instances. Minimum time commitments apply for certain services.
- **Fixed Fees** - Payable upon completion of services. A retainer may be required in certain instances.
- **Tax Preparation and Advice Fees** - Payable upon completion of services. A retainer may be required in certain instances. Minimum time commitments apply for certain services.

- Examples of the most common fees and costs applicable to our clients are: custodian fees; account maintenance fees; fees related to mutual funds and exchange-traded funds; transaction charges when purchasing or selling securities; and other product-level fees associated with your investments

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 detailed information, refer to our Form ADV Part 2A, Items 5 and 6 by clicking this link <https://adviserinfo.sec.gov/firm/brochure/148052>

Key Questions to 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 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.

- Since the fees we receive are asset-based (i.e. based on the value of your account), we have an incentive to increase your account value which creates a conflict especially for those accounts holding illiquid or hard-to-value assets.

Key Questions to Ask Your Financial Professional

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

Refer to our Form ADV Part 2A by clicking this link <https://adviserinfo.sec.gov/firm/brochure/148052> to help you understand what conflicts exist.

How do your financial professionals make money?

The financial professionals servicing your account(s) are compensated in the following ways: Salary; bonus; and Non-cash compensation. Financial professionals' compensation is based on the revenue the firm earns from the person's services or recommendations. The bonus compensation paid to our financial professionals involves a conflict of interest because they have a financial incentive to refer clients to our firm.

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

No, our firm and our financial professionals currently do not have any legal or disciplinary history to disclose. Visit [Investor.gov/CRS](https://investor.gov/CRS) for a free and simple research tool.

Key Questions to Ask Your Financial Professional

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

You can find additional information about your investment advisory services and request a copy of the relationship summary at 916-797-3007 or click the link provided <https://adviserinfo.sec.gov/firm/brochure/148052>

Key Questions to Ask Your Financial Professional

- **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?**

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Exhibit to Form CRS

Parkshore Wealth Management is required to update its Form CRS when information in the Form CRS becomes materially inaccurate. This Exhibit summarizes the following material changes to the firm's Form CRS, implemented on March 19, 2021, and takes into account the SEC's Standards of Conduct Implementation Committee's statement that provided guidance to firms on how they can improve their Form CRS relationship summaries.

- We revised the **Account Minimums and Requirements** section and added the following: "We impose a minimum fee for certain portfolio management services and minimum fees and time commitments for certain financial planning and tax advice and preparation services."
- We enhanced the disclosure under the **What fees will I pay?** section to address the updates in our service model pricing. The following summarizes the principal fees and costs associated with engaging our firm for investment advisory services.
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