

**Item 1 – Introduction: Is an investment advisory account right for you?**

Sundial Wealth LLC is registered with the Securities and Exchange Commission as an investment adviser. Please be aware that brokerage and investment advisory services and fees differ and that 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.

**Item 2 – What investment services and advice can you provide me?**

We offer investment advisory services to retail investors. We primarily provide personalized investment management, financial planning and consulting services to individuals, ultra-high net worth individuals and family offices, both in their individual capacities and through trusts, retirement plans, business entities, and family limited partnerships. As part of our standard portfolio management services, we provide continuous and regular supervisory and/or management services with respect to your account(s). In some cases, we provide portfolio management services in conjunction with a sub-adviser. The sub-adviser assists our firm with certain back-office support functions and trading. The sub-adviser can also give us access to proprietary portfolio models and models developed by other investment advisers. All accounts are managed in accordance with the client's investment needs, and are monitored on a continuous basis. Accounts are reviewed by the financial professional named as adviser of record on the account. The frequency of reviews is determined based on the client's investment objectives, but reviews are conducted no less frequently than annually. We take on discretionary authority when providing you with portfolio management services. We have the authority to determine, without obtaining specific consent, the securities to be bought or sold, and the amount of the securities to be bought or sold.

Financial planning and consulting services address many aspects of the client's financial life including income planning, cash flow analysis and budgeting. For ultra-high net worth clients, the service includes assistance with the essential lifestyle demands such as coordination of accounting, commercial banking, estate planning, and assistance with travel planning.

We do not limit our advice to proprietary products, or a limited menu of products or types of investments. However, portfolios managed by our firm can have significant allocations in unregistered alternative investments, private placements, and other pooled investment vehicles. We require a minimum of \$100,000 to establish an advisory relationship with us. We reserve the right to waive or reduce our required minimum based on unique circumstances, special arrangements, or preexisting relationships. We also reserve the right to decline services to any prospective client for any non-discriminatory reason.

**For additional information, please refer to Items 4, 7, & 13 of our Form ADV Part 2A at the following link:**

<https://adviserinfo.sec.gov/firm/brochure/321900>

*Conversation Starters. 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?*

**Item 3 – What fees will I pay?**

Portfolio management fees are based on a percentage of your assets under our management. We typically charge an annual fee of up to 2.00% of assets under management. Fees are billed monthly in arrears based on the amount of assets managed as of the close of business on the last business day of the previous month. At the inception of portfolio management services, the first pay period's fees will be calculated on a pro-rata basis. Other fee payment arrangements can be negotiated on a case-by-case basis. These arrangements will be listed in the advisory agreement signed by us and the client. Some of the sub-advisers used by our firm charge a separate asset management fee that is in addition to the fee listed in our fee schedule. This additional fee will be disclosed to the client in the sub-adviser's Form ADV Part 2 Brochure or a separate disclosure document. The portfolio model manager will only apply to the portion of the client's portfolio that has been delegated to it. The more assets there are in your advisory account, the more you will pay in fees.

Therefore, we have an incentive to encourage you to increase the assets in your account. Financial planning services are provided for an hourly fee of up to \$500. Our fees are negotiable based on the complexity of client goals and objectives and the level of services rendered

**For additional information regarding our fees, please see Item 5 of our Form ADV Part 2A at the following link:**

<https://adviserinfo.sec.gov/firm/brochure/321900>

**Description of Other Fees and Costs:** The fees that you pay to our firm for investment advisory services are separate and distinct from the fees and expenses charged by investment companies (e.g., mutual funds, exchange traded funds, unit investment trusts, and variable annuities). These fees are described in each fund's prospectus. These fees will generally include a management fee and other fund expenses. You will also incur transaction charges and/or brokerage fees when purchasing or selling securities. These charges and fees are typically imposed by the broker-dealer or custodian that executes the trade. The broker-dealer or custodian may also charge your account for custodial fees, retirement account fees, trust fees, exchange fees, redemption fees that may be assessed on investment company

shares, transfer fees, account termination fees, or other special service fees and charges. We do not share in any portion of these fees imposed by the broker-dealer or custodian. To fully understand the total cost you will incur, you should review all the fees charged by investment companies, broker-dealers, our firm, and others. **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 about fees charged by third parties, please refer to Item 5 of Form ADV Part 2A at the following link: <https://adviserinfo.sec.gov/firm/brochure/321900>**

*Conversation Starter. 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 interests 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. All investment advisers face conflicts of interest which are inherent in the business. Our primary source of compensation is through asset-based fees. Therefore, we are incentivized to acquire new clients and to increase assets under management. We have relationships with third party service providers and vendors, including other financial institutions such as our custodian, Charles Schwab & Co., Inc., and our sub-adviser(s), which results in inherent conflicts of interest. We have a proprietary interest in some of the private placements and/or pooled investment vehicles that we recommend to our clients. Clients should note that the recommendation of these investments creates a conflict of interest because our firm, our affiliates, and our financial professionals have an incentive to recommend the affiliated investments over investments that have no relationship with us, to generate additional revenue for the firm and for themselves. Our firm and our financial professionals address this conflict by upholding their fiduciary duties of always acting in our clients' best interests. In some cases, we will also waive our portfolio management services fee on the portion of client assets invested in its affiliated investments.

*Conversation Starter. Ask your financial professional—*

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

**Please refer to our Form ADV Part 2A for further information on our conflicts of interest and how we address them at the following link: <https://adviserinfo.sec.gov/firm/brochure/321900>**

**How do your financial professionals make money?**

Our financial professionals receive salary-based compensation and a percentage of advisory billings. Therefore, our financial professionals have an incentive to encourage you to increase the assets in your account. Additionally, financial professionals who have an ownership interest in our firm share in the profits generated by our firm. Further, our financial professionals receive additional direct and indirect revenue when clients are invested in our affiliated private placements and/or pooled investment vehicles.

#### **Item 4 – Do you or your financial professionals have legal or disciplinary history?**

No.

**For a free, simple search tool to research us and our financial professionals please visit [Investor.gov/CRS](https://investor.gov/CRS).**

*Conversation Starter. Ask your financial professional—*

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

#### **Item 5 – Additional Information**

For additional information about our advisory services, please refer to our Form ADV Part 2A brochure available at <https://adviserinfo.sec.gov/firm/brochure/321900> and the individual Form ADV Part 2B brochure supplement(s) your representative provides. If you have any questions, need up-to-date information, and/or need a copy of this Client Relationship Summary, please call us at please contact us at (561) 302-4371 or at [ggreg@sundialwealth.com](mailto:ggreg@sundialwealth.com).

*Conversation Starters. 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?*