

MARINER PLATFORM SOLUTIONS, LLC also doing business as ADVICEPERIOD

Form CRS Relationship Summary (as amended April 27, 2022)

Mariner Platform Solutions, LLC also doing business as AdvicePeriod (“we” or “us”) is registered with the Securities and Exchange Commission as an investment adviser. 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://www.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 provide personal financial planning, reporting, consulting, and investment advisory services to a variety of clients, including retail investors. We invest client assets in various investment strategies and asset classes, including equities, fixed income, commodities, digital assets, private funds and real assets. We also provide access to third party managers/strategies, including affiliated private funds. Typically, when providing investment advisory services, we have full discretion to select investments to buy and sell for a client’s account. Clients may impose reasonable restrictions or other requirements with respect to their accounts. If we provide non-discretionary management, the client makes the ultimate decision to approve any recommended transaction. Accounts are tailored to address the specific objectives and constraints of each client. We consider a range of client-specific factors, including risk tolerance, time horizon, and cash needs. We monitor investment strategies as part of an ongoing process while regular account reviews are conducted at least annually. We impose minimum account size requirements with respect to certain of our advisory services. Where requested, we provide financial planning and/or consulting services (e.g., estate planning, tax consulting, etc.). With these services, reviews are conducted “as needed” or as agreed to in the agreement. For additional information please see our [Form ADV, Part 2A brochure](#), including, specifically, Items 4 and 7.

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 licenses, education and other qualifications? What do these qualifications mean?*

What fees will I pay?

We generally offer advisory services for a fee based on assets under management or advisement as further described in the client agreement. Certain clients are charged fixed fees. We generally bill our fees in advance or arrears on a quarterly basis based upon the value of assets under management and/or advisement on the last day of the previous billing period, as valued by the custodian or another independent third-party. As a result, more assets in an account means more fees which creates an incentive for us to encourage clients to increase the amount of assets in an account. Fees for financial planning, reporting, and/or consulting services can be a percentage of assets under advisement, based on the client’s net worth or a flat or hourly rate. The structure and level of our fees will vary by client based upon the services provided and other considerations deemed relevant by us. All fee arrangements are subject to negotiation. Please see your client agreement for the fees applicable to you.

The fees charged by the Firm are exclusive of other fees and expenses applicable to each client’s account, including brokerage commissions, banking fees, custodial fees, transaction fees and certain investment-related expenses. Our fees are exclusive of the fees and expenses charged by other advisers and investments products, including affiliated private funds. More detailed information about fees and costs can be found in Item 5 of our [Form ADV, Part 2A brochure](#).

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.

Conversation Starters. 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.

Together with our affiliates, we offer a variety of services to clients beyond investment advisory services. As further disclosed in our [Form ADV Part 2A](#), our affiliates charge fees in addition to our fees and we receive compensation for referring clients to affiliates. Certain of our associates who are wealth advisors are registered representatives of a broker dealer and/or licensed insurance agents and are compensated for the sale of securities and/or insurance-related products. To the extent such insurance products have commissions payable to the advisor, this presents a conflict of interest for the advisor to recommend such products for additional compensation. When you purchase an investment product through a broker dealer, the broker dealer receives payment in the form of a commission. This incentivizes advisors registered with a broker dealer to recommend such investment products based on the commission to be received. In situations in which our advisors (through their registration with a broker dealer) receive an up-front commission and/or trail commission for a product sold through the advisor, such as a mutual fund, we will not also charge a fee on the assets associated with this product. In situations where we recommend clients invest in affiliated private funds, we have an incentive to make such recommendations as the affiliated private funds charge fees in addition to and separate from the fees charged by us. More detailed information about conflicts of interest can be found in our [Form ADV, Part 2A brochure](#).

Conversation Starters. Ask your financial professional –

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

How do your financial professionals make money?

Individuals registered as our investment adviser representatives are compensated based on a percentage of the advisory fees payable to us by a client. Certain of our advisors are registered representatives of a broker dealer and/or licensed insurance agents and are compensated for the sale of securities and/or insurance-related products. From time to time, we may receive indirect compensation from service providers or vendors in the form of gifts, entertainment, training sessions, tokens of appreciation, meals and/or gratis attendance at industry conferences and educational events.

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

Yes. Please refer to Investor.gov/CRS for free and simple search tool to research our firm and our financial professionals.

Conversation Starters. Ask your financial professional –

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

For additional information about our services, please refer to our [Form ADV, Part 2A brochure](#). If you would like additional, up-to-date information or a copy of this disclosure, please contact us at (913) 904-5700.

Conversation Starters. Ask your financial professional –

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

EXHIBIT

Summary of Material Changes to Mariner Platform Solutions, LLC Form CRS

Our Form CRS dated as of April 27, 2022, has been updated as follows:

- We added a new dba, AdvicePeriod as a result of the acquisition of AdvicePeriod, LLC by the Firm's holding company and transition of clients of AdvicePeriod, LLC to the Firm and its advisory affiliate, Mariner Wealth Advisors.
- We added reference to certain of our investment adviser representatives also being registered representatives of a broker dealer and receiving compensation for the sale of securities.
- Fixed fees and arrears billing were added to the section titled *What fees will I pay?*
- We made various non-material changes throughout to clarify certain services and practices of the Firm.