



DAI  
WEALTH

DAI Wealth, LLC is an SEC-registered investment adviser which provides investment advisory accounts and services to clients. Investment advisory services and fees differ from brokerage services and fees, 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 investment management for individuals and high net worth individuals using separately managed accounts (“SMAs”), unified managed accounts (“UMAs”), adviser-managed accounts (“AMAs”), and mutual fund asset allocation (“MFAA”) programs as selected by you. The differences between programs are as follows:

| Program Name | Type of Service  |
|--------------|--|
| SMA          | Portfolios of individual stocks and bonds that are managed by third-party money managers |
| UMA          | We recommend a combination of SMAs, ETFs, and mutual funds in a single portfolio         |
| MFAA         | Model portfolios of mutual funds and ETFs that are managed by third-party managers       |
| AMA          | We directly manage specified client assets   |

We may also provide advice on other products not listed above. In some cases, these products may be non-securities products. Accounts are monitored at least annually, and we will typically meet with you annually to discuss your financial situation as part of our investment management services. We also periodically review a sample of client accounts to detect and prevent irregularities and abuses.

We offer investment management on either a discretionary or non-discretionary basis. The majority of our accounts are managed on a discretionary basis. If you choose non-discretionary management, you grant us authority to make investment recommendations for your approval. If you choose discretionary management, you grant us authority to make and execute investment recommendations in accordance with your investment profile without requiring your approval prior to each transaction. You grant us discretionary authority via our program agreement.

We also offer consulting on various financial advisory topics that address your financial objectives. We do not have a minimum account size. [For more detailed information about our services, please see Items 4 and 7 of our ADV Part 2A.](#)

**Ask Us:** 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?

For investment management, you will pay an ongoing fee based upon a percentage of assets under management (“Account Fee”). All Account Fees for SMA, UMA, AMA and MFAA accounts are paid quarterly and may not exceed 2.50% per year of the value of the portfolio at the time the fee is calculated. Fees will be billed in arrears, meaning fees are paid for the preceding billing period. The exact manner of calculation and timing of billing varies by Account type, and Our Form ADV, Part 2A, Item 5 contains a detailed description by Account type. Account Fees are negotiable and may vary based upon the overall assets in the program, size of the account, and other services provided. Platform costs and transaction fees are included with your Account Fee if you select the SMA, UMA or MFAA program. Depending on the program, you will be responsible for a number of additional charges, including but not limited to platform costs, custodian fees, fees related to mutual funds and variable annuities, and other transactional and product-level fees.

For consulting services, you will pay a flat fee or hourly fee. This fee is negotiable and is subject to a one-hour minimum charge and depends upon the complexity of your situation.

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.

Our receipt of fees for managing client accounts results in several conflicts of interest. [For more detailed information about our fees and costs, please see Item 5 of our ADV Part 2A.](#) Please review Items 5 and 10 of our [ADV Part 2A](#) for detailed descriptions of conflicts of interest and how we address them.

**Ask Us:** 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.

- Our IARs receive commissions and sometimes other compensation from the sale of securities. This compensation is paid to the IARs in their capacity as registered representatives of our affiliated broker-dealer, [DAI Securities, LLC \(“DAIS”\)](#). This creates a conflict of interest since the representatives have a financial incentive to recommend those securities for your accounts. DAI Wealth manages and minimizes this conflict by reviewing all such recommendations to assure they are made in the client’s best interest, and by disclosing the conflict so that clients can make fully informed decisions. Please be aware that on recommending securities to you, these representatives of DAI Wealth are acting on behalf of DAIS and are not required to act as fiduciaries. Nevertheless, they are required to act, and will act, in your best interests.
- Our IARs may receive commissions through their role as independent insurance agents. Our IARs receive commissions on life and health insurance-related products, including such products that are sold to our clients. In recommending insurance products, these IARs are not acting as fiduciaries. A conflict of interest exists whenever insurance products are recommended, as commissions or other additional compensation will be earned. We mitigate this conflict by requiring any insurance commissions to be disclosed and by disclosing the conflict of interest. You are not obligated to purchase insurance products and are free to implement products through any agent of your choice.

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

### **How Do Your Financial Professionals Make Money?**

Our IARs are compensated via a portion of the flat fees or asset-based fees charged by the firm. This creates a conflict of interest in that the more assets there are in your advisory account, the more you will pay in fees, and we may therefore have an incentive to encourage you to increase the assets in your account.

### **Do You or Your Financial Professionals Have Legal or Disciplinary History?**

Yes. Visit [Investor.gov/CRS](https://www.investor.gov/CRS) for a free and simple search tool to research our firm and our financial professionals.

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

**For more information about our investment advisory services or to request the most current version of this relationship summary, please visit our website at [DAIWealth.com](https://DAIWealth.com), the SEC’s website at [adviserinfo.sec.gov](https://adviserinfo.sec.gov), or call us at (833) 594-0370.**



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**Ask Us:** 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?