

Mariner Independent Advisor Network, LLC

(DBA Mariner Advisor Network)

Relationship Summary – March 29th, 2023

Mariner Independent Advisor Network, LLC (“The/Our Firm”) is an investment adviser registered with the U.S. Securities and Exchange Commission (“SEC”). The fees for brokerage and investment advisory services differ and it is important for you to understand those differences. Free and simple tools are available to you to research our firm, other firms and financial professionals at <https://www.investor.gov/CRS>, where you may also find important educational materials about broker-dealers, investment advisers and investing.

What investment services and advice can you provide me?

Our firm is a decentralized network of Investment Adviser Representatives (“IARs”) doing business in disparate offices located in numerous cities and states. The majority of IARs are registered representatives affiliated with LPL Financial (“LPL”), an independent broker-dealer/custodian. Most IARs work under a separate “doing business as” (“DBA”) name under our firm. Investment advisory services provided through our firm include portfolio analysis, financial planning, retirement consultation, and investment management on a discretionary basis. Other activities, such as insurance and accounting services, may be provided as an outside business activity by our IARs with the approval of the firm and LPL.

Ask your financial professional the following questions:

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?

Our IARs have access to various investment management and asset allocation programs, including: LPL’s Managed Account and Asset Allocation Program (comprising of Strategic Wealth Management, Model Wealth Portfolios, Optimum Market Portfolios, Personal Wealth Portfolios, Manager Access Select, Manager Access Network, Small Market Solution Program and Guided Wealth Portfolios; Schwab’s Sponsored Programs (comprising of Managed Account Select, Managed Account Access and Managed Account Marketplace); TD Ameritrade’s Managed Account and Asset Allocation Program; Fidelity Institutional Asset Management; Pershing’s Advisor Solutions; and other Turnkey Asset Manager Programs.

We also offer discretionary comprehensive investment management services (“Direct Asset Management Services”) using allocation planning software, tools, platforms and services provided by various broker-dealer/custodians as further disclosed in our Form ADV.

Our IARs provide advice and recommendations on various securities to include equities, options, certificates of deposit, variable annuities, mutual funds, ETFs, municipal securities, U.S. government securities, structured notes and debt instruments. There are minimum account size requirements for some of the investment management platforms. Your account assets will be managed in a manner consistent with your stated investment objectives and risk tolerances, and account reviews will be conducted at least annually by your IAR. *For further information about our firms DBA (Mariner Advisor Network), our IAR’s DBA’s, our services, and advice provided please read Items 4, 7, and 8 of our Form ADV Part 2A disclosure brochure. For a copy please visit: www.adviserinfo.sec.gov.*

What fees will I pay?

Investment advisory and Direct Asset Management Service fees are based upon the market value of a client’s account assets as of the close of business on the last day of the previous calendar quarter and are due, payable, and deducted from your account by the custodian in advance (unless otherwise stated in the client agreement). Annual fee amounts vary based on the services provided and investment platform used and generally range from .4% to 2.75%. Our IARs have the ability to negotiate fees, in their sole discretion with the client, so long as such fees fall within ranges approved by the firm. We offer two forms of pricing/fee options: Transaction Based Fee Option wherein clients pay separate transaction charges and/or commissions at the time of each account transaction and Asset Based Fee Option, whereby clients pay a single periodic fee for advisory services, transaction charges, brokerage and related services based on the value of assets in a client’s account. For fees based on a percentage of the value of your account, there is an incentive to encourage you to invest more money with us. NOTE: You will pay fees and costs whether you make or lose money on your investments.

Our Consulting and Financial Planning services are charged through a fixed fee, hourly, or subscription fee arrangement as agreed upon in advance. Fixed fees typically range from \$2,500 to \$50,000 depending on complexity of the project. Hourly fees range from \$250 - \$750 per hour. Subscription fees vary.

Ask one of our financial professionals the following questions:

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?

Also, you will pay additional fees to third parties in connection with your investment management account that can include, among others: custodial fees, mutual fund 12b-1 fees, certain deferred sales charges on previously purchased mutual funds, other transaction related fees, IRA and Qualified Retirement Plan fees, other taxes and platform charges, transaction costs, commissions and transfer taxes. *Additional details about our fees and other costs associated with investing, and applicable conflicts can be found below and in Items 5, 10 and 14 of our Form ADV Part 2A. For a copy please visit www.adviserinfo.sec.gov.*

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 a fiduciary duty 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 is an example to help you understand what this means:

Our firm's IARs generally recommend LPL serve as primary custodian to our clients. Under this arrangement, SWAG receives certain products and services from LPL at no cost that benefit SWAG but do not benefit our clients. Some of these products and services assist us in managing and administering our clients' accounts while others help us develop our business. The receipt of such creates a conflict of interest as it gives us an incentive to have clients custody their assets at LPL. *Additional details about our conflicts of interest can be found in Items 4, 5, 8, 10, 11, 12, and 14 of our Form ADV Part 2A disclosure brochure. For a copy please visit www.adviserinfo.sec.gov.*

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?

Each IAR is paid a portion of the advisory fees charged to the IAR's client accounts. Certain IARs act as investment portfolio managers while others allocate a client's assets among turn-key asset management platforms. Most IARs of the firm are also registered representatives of LPL. Your IAR may offer you brokerage services through LPL or investment advisory services through our firm. Brokerage and investment advisory services are different, and commissions and advisory fees are different. It is important that you understand the differences. In particular, your IAR may earn additional transaction-based compensation and have additional conflicts of interest as a result of providing requested brokerage services. You are encouraged to learn more about LPL at <https://www.lpl.com/disclosures.html>. Additional information about compensation arrangements and related conflicts of interest are found in our Form ADV Part 2A and Part 2B. *For a copy please visit:*

www.adviserinfo.sec.gov.

Ask your financial professional:

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

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

No. Please see www.Investor.gov/CRS for a free and simple search tool to research us and our financial professionals.

Additional Information

Please visit

www.adviserinfo.sec.gov.

for more information to include all of our disclosure documents. You may also write to us at 3610 American River Drive, Suite 120, Sacramento, CA 95864, ATTN: CCO

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?