Cyndeo Wealth Partners, LLC
March 25, 2026

FORM CRS

Cyndeo Wealth Partners, LLC 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, which also provides educational materials about broker-dealers, investment advisers, 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; Selection of Other Advisers; Financial Planning Services; Financial Consulting Services; Private Fund Management; Fee Based Insurance; and Family Office and Wealth Planning 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/307781.

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 will conduct 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. We have discretion to select, retain or replace third-party managers to manage your accounts. 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: While we primarily offer advice on stocks, bonds, mutual funds, exchange traded funds (ETFs), options, structured notes, alternative investments, gold and digital assets, we also provide advice on various other types of investments. Our services are not limited to a specific type of investment or product.

Account Minimums and Requirements: In general, we require a minimum account size of $1 million to open and maintain an advisory account, which may be waived in our discretion.

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. For detailed information, refer to our Form ADV Part 2A, Items 5 and 6 by clicking this link: https://adviserinfo.sec.gov/firm/brochure/307781.

- **Asset Based Fees -** Payable quarterly in advance. 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.
- **Hourly Fees** - Depending on the arrangement made upon inception, our hourly fees are either payable in equal parts with 50% payable at inception of the engagement and the remaining balance due on completion; payable in quarterly installments, as invoiced; or due upon completion of the services rendered.
- **Fixed Fees** - Depending on the arrangement made upon inception, our fixed fees are either payable in equal parts with 50% payable at inception of the engagement and the remaining balance due on completion; payable in quarterly installments, as invoiced; or due upon completion of the services rendered.
- **Private Fund Management Fees** – We receive a management fee for being the Investment Manager of a private fund that is paid quarterly in advance.
- **Other Advisory Fees -** You will pay additional advisory fees charged by third party money managers (i.e. independent managers), which are separate and apart from our fees.
- **Additional Fees** - Clients will also pay additional fees and/or expenses associated with mutual funds and ETFs. Clients will also be responsible for paying the custodial/brokerage fees, account maintenance fees, and transaction charges.

- **Variable Annuities Fees** - Clients will pay for fees related to variable annuities, including surrender charges.
  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.

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.

- ***Revenue Sharing*****:** We have entered into a revenue participation agreement with Dynasty Capital Strategies, LLC ("DCS"), an affiliate of Dynasty Financial Partners, LLC ("Dynasty"), to sell, via a note, an agreed percentage of the revenue generated by our firm, and in return DCS receives a fixed amount of funds payable over an agreed time frame. These notes are only made available for advisors who are and remain members of the Dynasty network of registered investment advisors. This arrangement presents a certain conflicts of interest due to the fact that we may be incentivized to use the services of Dynasty.
- **Third-Party Payments:** Persons providing advice on behalf of our firm are licensed as independent insurance agents. These persons receive compensation in connection with the purchase and sale ofinsurance products. Compensation earned by these persons is separate and in addition to our advisory fees. This practice presents a conflict of interest because they have an incentive to recommend insurance products to you based on the compensation received, rather than solely based on your needs.

Refer to our Form ADV Part 2A by clicking this link: https://adviserinfo.sec.gov/firm/brochure/307781 to help you understand what conflicts exist.

Key Questions to 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?
Our financial professionals servicing your account(s) are compensated by salary, but may also receive a bonus. Our financial professionals' compensation is based on the amount of client assets they service and the amount of revenue the financial professional generates for the Firm through their services and/or recommendations.

Do you or your financial professionals have legal or disciplinary history?
Yes, our firm or our financial professionals currently have legal or disciplinary history to disclose. These events are disclosed in either our Form ADV or the specific individual's Form U4. These documents can be found by going to Investor.gov/CRS.

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 (727) 472-3700 or click the link provided: https://adviserinfo.sec.gov/firm/brochure/307781.

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?**