

TIDEMARK, LLC

FORM CRS

SEPTEMBER 21, 2023

ITEM 1. INTRODUCTION

Tidemark, LLC (“Tidemark”, we, our, us”), is an SEC-registered investment adviser. While Tidemark is not a broker-dealer nor is it affiliated with a broker-dealer, some of its financial professionals are registered with LPL Financial (“LPL”), as SEC registered broker-dealer and investment adviser. Your financial professional may offer you investment advisory services through Tidemark or brokerage services through LPL. The fees that we and LPL charge for these services are different and it is important that you understand the differences. Your financial professional may earn additional transaction-based compensation and have additional conflicts of interest as a result of providing brokerage services through LPL. You are encouraged to learn more about LPL by reviewing LPL’s relationship summary at <https://www.lpl.com/disclosures.html> and having a discussion with your financial professional. You can also access free and simple tools available to research firms and financial professionals at <https://www.investor.gov/CRS>, which also provides educational materials about broker-dealers, investment advisers, and investing.

ITEM 2. RELATIONSHIPS AND SERVICES

▶ WHAT INVESTMENT SERVICES AND ADVICE CAN YOU PROVIDE ME?

We offer ongoing investment advisory services to you. We may invest your assets in securities such as fixed income, mutual funds, equities, exchange traded funds (“ETFs”), alternative investments and structured products, among others as deemed appropriate. We monitor your account on a continual and active basis and communicate with you. Your account is reviewed in the context of your stated investment objectives and guidelines and this monitoring is part of our investment advisory services. We perform reviews of accounts no less than quarterly.

We offer discretionary accounts. Discretionary accounts allow us to buy and sell investments on your behalf on an ongoing basis without asking your permission. You will provide us discretionary authority via the client engagement agreement and the contract between you and the custodian.

For additional information regarding our services you can refer to Items 4, 7, and 8 of our Form ADV 2A brochure found here: <https://adviserinfo.sec.gov/firm/summary/327611>.

▶ QUESTIONS TO ASK

- ✔ 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. FEES, COSTS, CONFLICTS AND STANDARD OF CONDUCT

▶ WHAT FEES WILL I PAY?

We generally charge an ongoing asset-based fee on a quarterly basis, paid in advance. Fees are calculated based upon the market value of your assets invested with us, so they increase as portfolio values increase. 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.

▶ THIRD PARTY COSTS

In addition to our fees, you may pay other fees including: custodial fees; brokerage commissions; transaction fees; internal fees and expenses charged by mutual funds and ETFs; and other fees and taxes on brokerage accounts and securities transactions. 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, you can refer to Item 5 of our Form ADV 2A brochure found here: <https://adviserinfo.sec.gov/firm/summary/327611>

▶ QUESTIONS TO ASK

- ✔ 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?

▶ CONFLICTS OF INTEREST

When we act as your investment adviser, we must 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 that we provide you. Here is an example to help you understand what this means:

If you choose to invest in an LPL investment program, we receive compensation, in the form of an investment advisory fee, as a result of your participation in the investment program. The compensation received by LPL and other applicable fees are disclosed in LPL Financial Program Agreement and other documents delivered to you either before or during the account opening process.

For additional information, you can refer to Items 10 of our Form ADV 2A brochure found here: <https://adviserinfo.sec.gov/firm/summary/327611>

▶ QUESTIONS TO ASK

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

▶ HOW DO YOUR FINANCIAL PROFESSIONALS MAKE MONEY?

Our financial professionals are generally compensated based on the revenue the firm earns on client accounts after accounting for firm expenses, in the form of a salary plus bonus.

ITEM 4. DISCIPLINARY HISTORY

▶ DO YOU OR YOUR FINANCIAL PROFESSIONALS HAVE LEGAL OR DISCIPLINARY HISTORY

No. You can visit Investor.gov/CRS for a free and simple search tool to research us and our financial professionals.

▶ QUESTIONS TO ASK

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

ITEM 5. ADDITIONAL INFORMATION

For additional information on our investment advisory services, visit our website at www.tidemarkfp.com. You can find our relationship summary on our website, www.tidemarkfp.com, or you can request a copy by calling 888-791-0197.

▶ QUESTIONS TO ASK

- ✔ 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?