

Client Relationship Summary

April 1, 2025

IDB Lido Wealth, LLC (“IDB Lido”) is registered with the Securities and Exchange Commission as an investment adviser. Advisory and brokerage 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 www.investor.gov/CRS, which is an SEC-sponsored website that provides educational information about investment advisers, broker-dealers and investing.

What investment services and advice can you provide me?

We offer investment advisory services to retail investors, including, but not limited to, financial planning, asset allocation and discretionary or non-discretionary investment management services, based on their investment goals and objectives, among other factors. Our investment management services typically involve recommending specific strategies that are comprised of the publicly traded stocks, mutual funds, exchange traded funds, and fixed-income securities. In addition, we recommend alternative investments such as both affiliated and unaffiliated private funds, which are illiquid investments not broadly available to the general public, that focus on real estate, hedged equity, private equity, private credit, and trust deeds. For discretionary investment management services, we exercise investment discretion when managing your investments, which means we have full authority to buy and sell investments without your approval. We retain discretionary authority until it is revoked (e.g., by termination of our advisory agreement or upon written instruction by the client). You may, at our sole discretion, impose parameters to our discretionary authority such as restrictions on certain types of investments. In these instances, you are solely responsible for informing us in writing of these parameters and any changes to these parameters. You may also direct us to purchase or sell certain investments, for which you bear the ultimate responsibility for your decisions. For non-discretionary investment management services, we recommend investments to you and you must authorize us to implement our recommendations by buying or selling investments in your investment accounts. You give us authority via our investment advisory agreement to utilize both affiliated and non-affiliated sub-advisors and third-party asset managers to manage a portion or all of your assets. Currently, we utilize an affiliate, Lido Advisors, LLC (“Lido”), through a sub-advisory arrangement, to provide investment management services to our clients. This creates a conflict of interest which is outlined in various disclosure documents provided to you upon engaging us. As part of our standard services, we routinely monitor your investments and provide customized reporting on your investments on at least an annual basis. We typically require at least \$1 million in assets to start an engagement, which may be waived at our discretion. **For additional information about the services we provide, please refer to our Form ADV, Part 2A disclosure by clicking on the following link: <https://adviserinfo.sec.gov/firm/summary/322488>. Refer to Items 4, 7, and 8.**

Questions to 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?

We charge an asset management fee to manage your investments, which is a percentage of your total investments managed by us, calculated based on the percentage of your managed investments’ value as of the average daily balance in your investment accounts. A schedule of fees is included in the firm’s Form ADV, Part 2A (Item 5), which can be found here: <https://adviserinfo.sec.gov/firm/summary/322488>. IDB Lido and our affiliated companies also offer tax, financial planning, trust and fiduciary, accounting, and bill pay services to retail investors at fixed fees, which are negotiable at our discretion.

The annual asset management fee is prorated by quarter and is paid per quarter in arrears in four quarterly increments. We generally negotiate fixed-rate management fees for certain ultra-high-net-worth clients on a case-by-case basis. Although we believe that our asset management fee is competitive, you should be aware that lower fees for comparable services may be available from other investment advisers. You will also pay other third-party fees, which can include, depending on your investments, brokerage commissions/transaction costs, custodian fees, performance and account maintenance fees, margin fees, third-party manager fees, sub-advisory fees, and fees related to mutual funds and exchange-traded funds, as applicable. Because generally our asset management fee increases as we manage more of your investments, we have an incentive to encourage you to add more assets for us to manage in your investment accounts. **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. More specific information regarding fees is available in Item 5 of our Form ADV, Part 2A, found here: <https://adviserinfo.sec.gov/firm/summary/322488>.**

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Questions to 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: When suitable and appropriate, we recommend that you invest in investments that are managed by our affiliates, such as private funds, or purchase proprietary products and services offered by our affiliates, such as tax, financial planning, trust and fiduciary, accounting, and bill pay services. We have an incentive to recommend these products or services because our affiliates will receive additional revenue from the fees relating to these products or services. Therefore, we have an incentive to recommend that you use these products and services over other third-party products or services. In certain cases for alternative investments managed by Lido or its affiliates, we reduce or eliminate certain fees or have negotiated a reduction of our affiliate's fees to mitigate these conflicts. We also disclose these conflicts in detail and monitor and evaluate the performance of these products and services consistent with our fiduciary duty to you. Nonetheless, you may find other comparable products and services with lower fees from unaffiliated third parties. In addition, IDB Lido receives certain products and services from custodians, where your investment accounts holding your investments are maintained, including Charles Schwab & Co, Inc. ("Schwab"), at no cost because your investments and accounts holding those investments are at those firms. As such, these products and services benefit us but do not, in all instances, benefit our clients. This creates a conflict of interest as these products and services incentivize us to utilize these custodians.

For additional information concerning all of our material conflicts of interest in managing your investments, please refer to our Form ADV, Part 2A (Items 4, 5, 6, 8, 10, 11, 12, and 14), found here:

<https://adviserinfo.sec.gov/firm/summary/322488>.

Questions to Ask us:

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

How do your financial professionals make money?

Your advisor typically receives a portion of the asset management fee as compensation for his or her services to you and at times share in a portion of any fees relating to other services provided to you. This creates a conflict due to the incentive to increase the size of assets in your investment accounts or to solicit you for additional investment management services to generate more fees. Additional information about the compensation received by our advisors and related conflicts is outlined in each advisor's Form ADV Part 2B, which is provided to new clients and can be obtained by calling us at (646) 631-1130.

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

Yes. Please refer to www.investor.gov/CRS for a free and simple search tool to research us or any of your financial professionals.

Additional Information

Questions to Ask us:

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

You may request additional information about our advisory services or to obtain a copy of this form, and see our Form ADV Part 2A, which is available at <https://adviserinfo.sec.gov/firm/summary/322488>, visit our website <https://www.idblidowealth.com/>, or call us at (646) 631-1130.

Questions to 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?

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**EXHIBIT A
FORM CRS – CLIENT RELATIONSHIP SUMMARY
IDB LIDO WEALTH, LLC
APRIL 1, 2025
SUMMARY OF MATERIAL CHANGES**

The following material changes have been made to our Form CRS:

What investment services and advice can you provide me?

- Added disclosure that we also offer non-discretionary services.
- Enhanced disclosures on the types of investments used within our strategies.
- Revised disclosures describing our monitoring process and reporting we provide.

What fees will I pay?

- Added that Lido and our affiliated companies also offer tax, financial planning, trust and fiduciary, accounting, and bill pay services to retail investors at fixed fees, which are negotiable at our discretion.
- Expanded disclosures on third-party fees to include margin fees, third-party managed fees, sub-advisory fees.

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?

- Added as an example of a conflict of interest that we recommend that you invest in investments that are managed by us or our affiliates, such as private funds, or purchase proprietary products and services offered by us or our affiliates, such as tax, financial planning, trust and fiduciary, accounting, and bill pay services.

How do your financial professionals make money?

- Expanded the description of the conflict of interest associated with advisory fees our advisors receive.