

JUNE 30, 2020: FORM CRS (CLIENT RELATIONSHIP SUMMARY)
A SUMMARY OF YOUR ADVISORY RELATIONSHIP WITH SHINE WEALTH PARTNERS

Shine Investment Advisory Services, Inc., doing business under the name of Shine Wealth Partners, is registered with the Securities and Exchange Commission (SEC) as an Investment Adviser. Brokerage and investment advisory services and fees differ, and it is essential for you to understand these differences. Free and simple tools are available to research firms and our Financial Professionals at Investor.gov/CRS. These websites also provide educational materials about investment advisers and investing.

ITEM 2 – RELATIONSHIPS AND SERVICES

WHAT INVESTMENT SERVICES AND ADVICE CAN YOU PROVIDE ME?

Shine Wealth Partners offers investment advisory services to retail investors on a discretionary and non-discretionary basis. Our Firm monitors your investment advisory accounts, and specific investments within accounts, on an ongoing basis to align with your investment goals. This service is included as part of the Firm's standard advisory services. Our Firm requires a minimum portfolio value of \$1,000,000 in order to provide advisory services to you. This minimum portfolio value requirement is negotiable. In a discretionary account, you have granted written investment authority to your Financial Professional to execute purchase and sell orders in your advisory accounts without consulting with you first. You may limit our discretion, such as by imposing reasonable restrictions on investing in certain securities or groups of securities. In a non-discretionary account, you have not granted written trading authority to your Financial Professional, and he or she will consult with you before executing trades in your account, as the retail client, you make the ultimate decision regarding the purchase or sale of your investments. Our Firm offers financial planning and consulting services for our clients. Financial Planning services are provided in conjunction with our investment management services. If deemed appropriate for you, our Firm will recommend utilizing an independent Third Party Money Manager ("TPMM") to aid in the implementation of investment strategies for the client's portfolio.

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?

FOR MORE INFORMATION REFER TO OUR FIRM'S ADV PART 2A BROCHURE - ITEM 4, 7, 13 AND 16

ITEM 3 – FEES, COSTS, CONFLICTS, AND STANDARD OF CONDUCT

WHAT FEES WILL I PAY?

Our Firm receives a fee as compensation for providing investment advisory services on your account. The investment management fee includes investment management supervision, trade entry, and other account maintenance and/or service activities. The custodian will charge transaction costs, custodial fees, redemption fees, retirement plan and administrative fees. Our Firm's advisory fees are billed as follows: Our investment management fees are based on a percentage of the total account value. Our maximum annual investment advisory fee is 1.00%, billed in arrears, on a quarterly basis. The more assets in your advisory account, the more you will pay in fees. We offer discretionary and non-discretionary investment management with a minimum annual fee of \$10,000. Financial Planning services are included in our investment management fee after the payment at the beginning of the engagement for the initial plan which is paid at a minimum of \$2,500 based on complexity. Fees and billing methods are outlined in each respective TPMM's Brochure and Advisory Contract. You pay an on-going fee directly to the TPMM based upon a percentage of your assets under management with respect to each TPMM. 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.

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?

FOR MORE INFORMATION REFER TO OUR FIRM'S ADV PART 2A BROCHURE - ITEM 5

**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. Such as, asset-based fees present a conflict because our Firm is incentivized by encouraging you to invest additional funds in your advisory accounts. The following are examples where asset-based fee compensation poses a conflict: 1) Advising you to rollover a 401(k) balance, when equivalent and less costly options are available if funds are left with the employer's fund manager. 2) Advising you to not pay off a mortgage (thus diminishing assets), even when the mortgage carries a high interest rate. Our firm allows our Financial Professionals to trade in their personal accounts. They may invest in the same securities as clients. All Financial Professionals personal securities accounts are supervised on an ongoing basis to confirm they adhere to our Code of Conduct.

QUESTIONS TO ASK YOUR FINANCIAL PROFESSIONAL:

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

FOR MORE INFORMATION REFER TO OUR FIRM'S ADV PART 2A BROCHURE - ITEM 5, 10, 11, AND 14

HOW DO YOUR FINANCIAL PROFESSIONALS MAKE MONEY?

Our Firm's Financial Professionals are compensated by the investment services fees as described above in Item 3- Fee section. Our Financial Professionals are compensated based on the level of expertise and experience. They are also compensated on new business they bring to the firm. While some of our Firm's Financial Professionals are engaged in outside business activities, all Financial Professionals are required to disclose material outside business activities and any conflict it may pose to you. Our Firm supervises the outside business activities of our Financial Professionals through our compliance program and all Financial Professionals are required to follow a Code of Conduct to mitigate any conflicts to you.

ITEM 4 – DISCIPLINARY HISTORY

DO YOU OR YOUR FINANCIAL REPRESENTATIVES HAVE LEGAL OR DISCIPLINARY HISTORY?

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

QUESTIONS TO ASK YOUR FINANCIAL PROFESSIONAL:

- As a Financial Professional, do you have any disciplinary history? For what type of conduct?

FOR MORE INFORMATION REFER TO OUR FIRM'S ADV PART 2A BROCHURE - ITEM 9

FOR ADDITIONAL INFORMATION ABOUT OUR SERVICES OR AN UP TO DATE COPY OF THIS CLIENT RELATIONSHIP SUMMARY, PLEASE CONTACT:

**SHINE WEALTH PARTNERS
9892 ROSEMONT AVE SUITE 100 LONE TREE, CO 80124
PHONE: (303) 740-8600
WEBSITE: WWW.SHINEWEALTHPARTNERS.COM**

QUESTIONS TO ASK YOUR FINANCIAL PROFESSIONAL:

- Who is my primary contact person? Is he or she an investment adviser or a representative of a broker-dealer? Who can I talk to if I have concerns about how this person is treating me?