

Introduction

Our firm, WealthPLAN Partners, LLC is an investment adviser registered with the Securities and Exchange Commission. We feel that it is important for you to understand how advisory and brokerage services and fees differ in order to determine which type of account is right for you. There are free and simple tools available to research firms and financial professionals at www.investor.gov/CRS, which also provides educational materials about investment advisers, broker-dealers, and investing.

What investment services and advice can you provide me?

We are a registered investment adviser that offers investment advisory services, including Asset Management, Wrap Asset Management, and Financial Planning & Consulting to clients. If you open an advisory account with our firm, we'll meet with you to understand your current financial situation, existing resources, objectives, and risk tolerance. Based on what we learn, we'll recommend a portfolio of investments. Your accounts are monitored daily, and if necessary, rebalanced based upon a rules-based approach and/or the executive investment committee review, to align your accounts with your changing needs and goals. We'll offer you advice on a regular basis and contact you at least annually to discuss your portfolio.

You can select in our agreement whether we are allowed to buy and sell investments in your account without asking you in advance ("discretion") or only after receiving your permission ("non-discretion"). If you select non-discretion, you make the ultimate decision regarding the purchase or sale of investments. Any limitations will be described in the signed advisory agreement. We will have discretion or non-discretion until the advisory agreement is terminated by you or our firm.

We do not restrict our advice to limited types of products or investments.

Our firm does not impose requirements for opening and maintaining accounts or otherwise engaging us.

Financial Planning is also offered as a separate service for a flat or hourly fee. We do not monitor your investments if you only elect to receive Financial Planning service.

Additional information about our advisory services is in Item 4 of our Firm Brochure and Item 5 of our Wrap Brochure, which are available online at: <https://adviserinfo.sec.gov/firm/summary/305026>

What fees will I pay?

You will be charged an ongoing quarterly or monthly fee calculated as a percentage on the value of the assets in your accounts. Our Asset Management and Wrap Asset Management fee percentages range from 0.01% to 2.50% depending on the value of the assets in your accounts and the type of service rendered. In most cases, a larger dollar value in your accounts results in an overall lower management fee percentage that will be applied.

As the dollar value of your portfolio increases, the total dollar amount of management fees paid to our firm will generally also increase. We therefore have an incentive to work towards growing the value of your advisory accounts.

Our firm's fees will be automatically deducted from your advisory account, which will reduce the value of the account. In rare cases, we will agree to send you invoices rather than deduct our fees from your advisory account.

The Custodian that holds your assets may charge a transaction fee when we buy or sell an investment for you. The Custodian's transaction fees are in addition to our firm's fees for our Asset Management service. We pay the Custodian's transaction fees charged to you for our Wrap Asset Management service. The fees for Wrap Fee programs may therefore be higher than a typical Non-Wrap asset fee.

You may also pay charges imposed by the Broker Dealer or Custodian holding your accounts for certain investments and maintaining your account. Some investments, such as mutual funds, index funds, exchange traded funds, and variable annuities, charge additional fees that will reduce the value of your investments over time. In addition, you may have to pay fees such as 'surrender charges' to sell variable annuities.

In certain cases, we may select third party money managers, sub-advisors, and/or separate account managers to assist us with managing your account. If selected, they charge you a fee, which will be described to you in their Form ADV or agreement.

You will pay fees and costs whether you have a gain or loss 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.

Additional information about our fees is in Item 5 of our Firm Brochure and Item 4 of our Wrap Brochure, which are available online at <https://adviserinfo.sec.gov/firm/summary/305026>

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:

Some of our firm's financial professionals are registered representatives of Securities America, Inc. ("SAI"), an unaffiliated broker-dealer. Your financial professional may offer you brokerage services through SAI or advisory services through our firm. Brokerage and advisory services are different, and the fees our firm and SAI charge for those services are different. Registered representatives charge a transaction-based commission each time they buy or sell a security in a brokerage account. As a result, they have an incentive to trade as much as possible in order to increase their compensation. You can learn more about SAI's brokerage services and fees at <https://www.securitiesamerica.com/>

Our firm's financial professionals include licensed insurance agents who sell insurance products for a commission. They have an incentive to recommend insurance products to you in order to increase their compensation.

For our wrap service, we pay the Custodian's transaction fees charged to you except for U.S. listed equities and exchange traded funds, which do not have transaction fees. As a result, we have an incentive to recommend these asset types without transaction fees in order to reduce the amount of the Custodian's transaction fees that we will have to pay on your behalf.

Since we occasionally recommend third party money managers to assist with managing certain accounts, we have an incentive to recommend a manager who shares a larger portion of their advisory fee with us compared to other managers.

Additional information about our conflicts of interest is in Item 10 of our Firm Brochure and Item 9 of our Wrap Brochure, which are available online at: <https://adviserinfo.sec.gov/firm/summary/305026>

How do your financial professionals make money?

Our financial professionals are compensated based on the revenue our firm earns from their advisory services or recommendations, the amount of client assets they service, and the time and complexity required to meet a client's needs. In addition, they are compensated based on the type of product sold and/or product sales commissions as part of their outside business activities as registered representatives of SAI or when acting as insurance agents.

Our firm also offers optional Financial Planning services for an additional charge should you choose to participate in this service. The fee generally ranges from \$1,500 - \$5,000 and will be charged upon delivery of the Financial Plan to you.

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

Yes, our firm and/or our financial professionals have legal and disciplinary history. Visit Investor.gov/CRS for a free and simple search tool to research our firm and our financial professionals.

Additional Information

You can find additional information about our firm's investment advisory services on the SEC's website at www.adviserinfo.sec.gov by searching CRD #305026. You may also contact our firm at (402) 333-5448 to request a copy of this relationship summary and other up-to-date information.

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 those qualifications mean?
- Help me understand how these fees and costs may 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?
- How might your conflicts of interest affect me, and how will you address them?
- As a financial professional, do you have any disciplinary history?
- For what type of conduct?
- 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?