

**Schedule F of
Form ADV**

Continuation Sheet for Form ADV Part II

Applicant:
RMR WEALTH MANAGEMENT

SEC File Number:
801-70823

Date:
3/26/2010

I. Full name of applicant exactly as stated in item 1A of Part I of Form ADV: RMR WEALTH MANAGEMENT																							
Item of Form (identify)	Answer																						
	<p style="text-align: center;">RMR WEALTH MANAGEMENT One Battery Park Plaza New York, NY 10004</p> <p style="text-align: center;">PROGRAM SPONSOR: NFS</p> <p>This information has not been approved or verified by any governmental authority.</p> <p><u>Table of Contents</u> <u>Page</u></p> <table><tr><td>1. Advisory Services and Fees</td><td style="text-align: right;">2</td></tr><tr><td>2. Education and Business Standards</td><td style="text-align: right;">4</td></tr><tr><td>3. Education and Business Background</td><td style="text-align: right;">4</td></tr><tr><td>4. Other Financial Industry Activities / Affiliations</td><td style="text-align: right;">4</td></tr><tr><td>5. Participation or Interest in Client Transactions</td><td style="text-align: right;">5</td></tr><tr><td>6. Conditions for Managing Accounts</td><td style="text-align: right;">5</td></tr><tr><td>7. Review of Accounts</td><td style="text-align: right;">5</td></tr><tr><td>8. Investment or Brokerage Discretion</td><td style="text-align: right;">6</td></tr><tr><td>9. Insider Trading / Code of Ethics</td><td style="text-align: right;">7</td></tr><tr><td>10. Proxy Voting</td><td style="text-align: right;">7</td></tr><tr><td>11. Privacy Policy Language</td><td style="text-align: right;">7</td></tr></table> <p>This brochure provides clients with information about RMR Wealth Management and its Investment Advisory Programs that should be considered before becoming a client of one of the Programs.</p> <p>* Please note that the firm has included its privacy policy on page 7 of this brochure.</p>	1. Advisory Services and Fees	2	2. Education and Business Standards	4	3. Education and Business Background	4	4. Other Financial Industry Activities / Affiliations	4	5. Participation or Interest in Client Transactions	5	6. Conditions for Managing Accounts	5	7. Review of Accounts	5	8. Investment or Brokerage Discretion	6	9. Insider Trading / Code of Ethics	7	10. Proxy Voting	7	11. Privacy Policy Language	7
1. Advisory Services and Fees	2																						
2. Education and Business Standards	4																						
3. Education and Business Background	4																						
4. Other Financial Industry Activities / Affiliations	4																						
5. Participation or Interest in Client Transactions	5																						
6. Conditions for Managing Accounts	5																						
7. Review of Accounts	5																						
8. Investment or Brokerage Discretion	6																						
9. Insider Trading / Code of Ethics	7																						
10. Proxy Voting	7																						
11. Privacy Policy Language	7																						

**Schedule F of
Form ADV**

Continuation Sheet for Form ADV Part II

Applicant: RMR WEALTH MANAGEMENT	SEC File Number: 801-70823	Date: 3/26/2010
-------------------------------------	-------------------------------	--------------------

I. Full name of applicant exactly as stated in item 1A of Part I of Form ADV: RMR WEALTH MANAGEMENT	
Item of Form (identify)	Answer
Form ADV, Part II, Item 1D	<p>OVERVIEW AND INTRODUCTION</p> <p>This disclosure document is being provided pursuant to Section 204 of the Investment Advisers Act of 1940 and Rule 204-3. RMR WEALTH MANAGEMENT (RMR) has entered into an agreement with NFS and Envestnet Asset Management, Inc. (Envestnet), pursuant to which RMR (pursuant to the tri-party agreement) provides advisory and/or other services with respect to the Programs summarized in this brochure. Clients of investment advisory accounts described herein are Clients of RMR. NFS and/or Envestnet provide advisory services to RMR with respect to all of the programs. RMR is not related to or affiliated with NFS (“the Clearing Agent”) or Envestnet. Unless otherwise specified, the Clearing Agent will maintain custody of Client assets. The Clearing Agent qualifies as a “qualified custodian” as described by Rule 206(4)-2 of the Investment Advisers Act.</p> <p>* Please see the respective manager's Disclosure Document (ADV Disclosures) and/or program disclosure document for a description of the services and for fee information.</p> <p>ADVISORY SERVICES AND FEES</p> <p>RMR provides investment advisory services and utilizes the different advisory programs offered through NFS and Envestnet. RMR is responsible for all advice and suitability of such advice regarding these accounts. A full description of all services is provided in the account services agreement. RMR provides discretionary account management in which the client is provided with on-going investment advice and monitoring with respect to their security holdings and will manage the account according to the client’s objectives.</p> <p>Managed Accounts Solutions (MAS) – The programs offered are third party money manager platforms sponsored by NFS. RMR will deliver Managed Accounts Solutions Disclosure Documents for details on fee structure and account services. The execution of a mutually agreed upon Managed Account Solution Tri-Party Agreement by NFS, RMR, and Envestnet Asset Management, Inc. (“Envestnet”) is required prior to participating in MAS. In addition, all accounts within MAS will need to be set up to properly reflect the appropriate Asset Provider (Envestnet), Program, and Product Level. These programs are as follows:</p> <ul style="list-style-type: none"> • Separately Managed Account Program: In this program, assets are managed by institutional money managers. This program includes Envestnet’s manager due diligence, assistance in evaluating separate account managers, and provides access to a range of managers and investment disciplines. The program also includes professional money management, performance reporting, and associated services and support (trading, reconciliation, fee calculation, etc). • Multi-Manager Account Program: This program combines multiple investment styles facilitating diversification within an individually-managed account. The program includes professional money management, manager due diligence, and performance reporting. Additionally, the MMA includes Envestnet as overlay portfolio manager to manage the asset allocation of the account and coordinate trading across investment sleeves. • Mutual Fund Wrap Program: In this program, assets are allocated across a range of mutual funds. Clients may select one or more asset allocation portfolio strategies

**Schedule F of
Form ADV**

Continuation Sheet for Form ADV Part II

Applicant: RMR WEALTH MANAGEMENT	SEC File Number: 801-70823	Date: 3/26/2010
-------------------------------------	-------------------------------	--------------------

I. Full name of applicant exactly as stated in item 1A of Part I of Form ADV: RMR WEALTH MANAGEMENT	
Item of Form (identify)	Answer
	<p>consisting of either mutual funds or exchange-traded funds. Freedom Accounts are managed on a discretionary basis pursuant to the tri-party agreement, which develops the portfolio asset allocation, selects the underlying funds populating the respective model strategy and annually rebalances the client's account to the original allocation. Such program offers investment strategies, including Aggressive Equity, Growth Equity, Balanced with Growth, Balanced, Equity Income and Income portfolios.</p> <ul style="list-style-type: none"> • Representative as Portfolio Manager: RMR advisors are provided a set of tools to construct and manage model portfolios. Such program allows selected financial advisors to manage clients' portfolios on a wrap fee basis in accordance with the clients' objectives. RMR and Envestnet will enter into a client account agreement with the client, under which NFS and/or Envestnet will provide brokerage, custody and related services to the client accounts. NFS and/or Envestnet do not determine suitability of advice for any client. RMR is responsible for all advice and suitability of such advice regarding these accounts. The Program may cost a client more or less than purchasing the services separately. Factors bearing on the relative cost of the Program that would be relevant when considering the alternative of purchasing the services offered in the Program separately include the trading activity in a client's account and the corresponding brokerage commissions that would be charged for execution of trades, and the fees charged for investment advisory services under the Program. <p>General Disclosures: Fees may be charged quarterly in advance or in arrears as disclosed in the separate manager agreement. Fees charged by mutual funds are detailed in the prospectus. Although RMR believes its fees are reasonable in light of the services provided, clients should be aware that such fees may be more or less than the fees and commissions associated with brokerage services purchased separately. The comparison is dependent upon a number of factors, including the frequency of brokerage activity in the client's account, the size of the account under management, and any negotiated fee arrangements with respect to the account. An investor should consider these factors prior to opening an account.</p> <p>ACCOUNT TERMINATION LANGUAGE</p> <p>Upon written receipt of notice to terminate its Client Agreement with any of RMR investment advisory Programs, and unless specific transfer instructions are received, RMR and its agent will, in an orderly and efficient manner, proceed with liquidation of the Client's account. There will not be a charge by us for such redemption; however, the Client should be aware that certain mutual funds impose redemption fees as stated in each company's fund prospectus in certain circumstances. Clients must keep in mind that the decision to liquidate security issues or mutual funds may result in tax consequences that should be discussed with the client's tax advisor. Factors that may affect the orderly and efficient manner would be size and types of issues, liquidity of the markets, and market makers' abilities. Should the necessary securities' markets be unavailable and trading suspended, efforts to trade will be done as soon as possible following their reopening. Due to the administrative processing time needed to terminate Client's investment advisory service and communicate the instructions to Client's investment advisor, termination orders received from clients are not market orders; it may take several business days under normal market conditions to process Client's request. During this time, Client's account is subject to market risk. RMR and its agent are not responsible for market fluctuations of the Client's Account from time of written notice until complete liquidation. All efforts will be made to process</p>

**Schedule F of
Form ADV**

Continuation Sheet for Form ADV Part II

Applicant: RMR WEALTH MANAGEMENT	SEC File Number: 801-70823	Date: 3/26/2010
-------------------------------------	-------------------------------	--------------------

I. Full name of applicant exactly as stated in item 1A of Part I of Form ADV: RMR WEALTH MANAGEMENT	
Item of Form (identify)	Answer
Item 5	<p>the termination in an efficient and timely manner. Clients should review all Program disclosure documents for any additional information related to account terminations. A full refund will be provided without penalty if the client terminates the contract within 5 business days of signing with the Company.</p> <p>EDUCATION AND BUSINESS STANDARDS RMR generally requires persons associated with the advisory services referred to in this disclosure document to have a minimum of a college degree or satisfactory past business experience in the area in which the person is employed (other than persons whose functions are solely clerical or administrative), plus the applicable required industry examinations and registrations, if any.</p>
Item 6	<p>EDUCATION AND 5 YEAR BUSINESS BACKGROUND FOR SUPERVISORS Name: Brian Mayer, Investment Committee Member Born: 1972 Formal Education: BA, University of Rhode Island, 1995 Business Background: 11/2009 – Present: RMR Wealth Management, Managing Member 10/2009 – Present: DLG Wealth Management, Member 07/2001 – Present: McGinn, Smith & Company, Inc: Branch Manager 02/2006 – 04/2009: McGinn, Smith Advisors, LLC: Supervisor</p> <p>Name: Philip Rabinovich, Investment Committee Member Born: 1973 Formal Education: BA Economics and International Relations, Tufts University, 1996 Business Background: 11/2009 – Present: RMR Wealth Management, LLC, Managing Member 10/2009 – Present: DLG Wealth Management, LLC, Member 02/2006 – Present: McGinn, Smith Advisors, LLC: Senior Vice President 07/2001 – Present: McGinn, Smith & Co., Inc.: Senior Vice President</p> <p>Name: Ryan C. Rogers, Investment Committee Member Born: 1972 Formal Education: BS Economics/Finance, Southern New Hampshire University, 1994 Business Background: 11/2009 – Present: RMR Wealth Management, Managing Member 10/2009 – Present: DLG Wealth Management, Member 02/2006 – Present: McGinn, Smith Advisors, LLC: Sr. VP 07/2001 – Present: McGinn, Smith & Company, Inc: Sr. VP</p>
Items 8	<p>OTHER FINANCIAL INDUSTRY AFFILIATIONS Certain RMR personnel have ownership interests in DLG Wealth Management, which is also registered as a Federally Registered Investment Adviser. There are no arrangements between these affiliated firms that are deemed to be material at this point. Clients may be referred to each respective company; however, client information will not be shared without positive client consent.</p>
Item 9	<p>PARTICIPATION OR INTEREST IN CLIENT TRANSACTIONS <u>Registered Representative Arrangements with Certain RMR Personnel</u> Certain RMR personnel are also registered representatives of Dinosaur Securities, LLC, a registered broker-dealer (CRD#104446). In that capacity, they may be paid commissions,</p>

**Schedule F of
Form ADV**

Continuation Sheet for Form ADV Part II

Applicant: RMR WEALTH MANAGEMENT	SEC File Number: 801-70823	Date: 3/26/2010
-------------------------------------	-------------------------------	--------------------

I. Full name of applicant exactly as stated in item 1A of Part I of Form ADV: RMR WEALTH MANAGEMENT	
Item of Form (identify)	Answer
Item 10	<p>brokerage fees, 12b-1 fees or other fees or payments for their brokerage clients, which may include clients who are also clients of RMR. These arrangements pose a conflict of interest for those individuals to the extent they have a financial incentive to recommend such sales or other transactions to the client. In addition, those RMR personnel may receive, in their capacity as registered representatives, 12b-1 fees paid out by mutual funds. This poses a conflict of interest to the extent those personnel have a financial incentive to recommend as investment alternatives to be offered under the plan funds that pay out 12b-1 fees.</p> <p><u>Related Persons Invested in Same Securities as Clients</u></p> <p>RMR or its personnel may recommend to clients or effect transactions for client accounts in securities in which a director, officer or employee of RMR, or another related person of RMR, may also be invested. This poses a conflict of interest to the extent that transactions in such securities on behalf of RMR clients may advantage such related persons. However, RMR and its personnel are constrained by fiduciary principles to act in their clients' best interests when managing their accounts. RMR monitors activity in client accounts in an effort to ensure that transactions are appropriate and any such conflicts are resolved in a manner that is fair and equitable to clients. See Code of Ethics summary below.</p> <p>CONDITIONS FOR MANAGING ACCOUNTS</p> <p>See the respective Program Disclosure Documents for more information about the Program fees and information regarding minimum account sizes. The minimum account size may be different for IRA accounts. Under certain limited circumstances, the minimum may be waived. NFS and/or Envestnet may act as sub-advisor for the advisory programs. The Client should refer to the respective managers Disclosure Document, as appropriate, to determine the minimum and maximum account sizes permitted.</p>
Items 11(A) and (B)	<p>REVIEW OF ACCOUNTS</p> <p>RMR provides its investment consulting clients with periodic reports of relevant activity. In addition to the portfolio monitor service report as described herein, RMR, through the Clearing Agent or its agent, will transmit to clients (and where appropriate to the applicable investment advisor) the following reports:</p> <ul style="list-style-type: none"> • trade confirmations reflecting all transactions in securities; provided, however, that periodic statements of account activity may be furnished in lieu of transaction by transaction confirmations to the extent and in the manner permitted by Rule 10b-10 under the Exchange Act; and • A statement of account activity at least quarterly. <p>Accounts are assigned to investment advisors who are responsible for performing quarterly reviews of the account and consult with the respective client of the account. Following these reviews, reports are prepared to assist principals in supervising and monitoring the account. Factors that are considered include, but are not limited to the following: investment objectives, targeted allocation, current allocation, suitability, performance, number of trades, monthly distributions, concentrated positions, diversification, and outside holdings.</p>

**Schedule F of
Form ADV**

Continuation Sheet for Form ADV Part II

Applicant: RMR WEALTH MANAGEMENT	SEC File Number: 801-70823	Date: 3/26/2010
-------------------------------------	-------------------------------	--------------------

I. Full name of applicant exactly as stated in item 1A of Part I of Form ADV: RMR WEALTH MANAGEMENT	
Item of Form (identify)	Answer
	<p>Not less than annually, the firm will contact the client and request current information to determine whether there have been any changes in the information provided in the questionnaire. Client agrees to inform the firm in writing of any material changes in the information included in the questionnaire or otherwise the client's financial circumstances that might affect the manner in which client's assets should be invested. Client may contact the firm during normal business hours to consult with the firm concerning the management of the client's account(s).</p> <p><u>Rep as Portfolio Manager Accounts</u> are reviewed upon the inception of the account when a client's investment objective and strategy is reviewed for approval and consistency with program guidelines. Thereafter, such accounts are reviewed on a transaction, monthly, quarterly or annual basis, as applicable. In addition to the Financial Advisor, the reviews described above are performed by a principal of the firm.</p> <p>Each client has the ability to impose reasonable restrictions on the management of the client's account, including the designation of particular securities or types of securities that should not be purchased for the account, or that should be sold if held in the account. If a client's instructions are unreasonable, or RMR, or, if applicable, an advisor believe that the instructions are inappropriate for the client, RMR will notify the client that, unless the instructions are modified, it may cancel the client's account. A client will not be able to provide instructions that prohibit or restrict the investment adviser of an open-end or closed-end mutual fund or ETF with respect to the purchase or sale of specific securities or types of securities within the mutual fund. RMR and its agents reserve the right to cancel a client's account for, among other things, excessive transactions.</p> <p>INVESTMENT OR BROKERAGE DISCRETION</p> <p>For any discretionary accounts outlined above, the Adviser has the authority to determine, without obtaining specific client consent, both the securities to be bought and sold as well as the amount of the securities to be bought or sold. This discretion must be provided at the beginning of the Adviser/Client relationship and documented in the Advisory Agreement. There is no particular set limit to this discretion established. The Adviser has an existing relationship with the custodian/clearing firm to execute, clear, settle, and hold Client accounts and securities. Adviser follows procedures established to direct all client transactions that may be facilitated through the custodian/clearing firm directly to that entity. The commissions and/or transaction fees charged by the clearing firm may be higher or lower than obtainable elsewhere. These fees are exclusive of, and in addition to, Adviser's investment management fee.</p> <p>Part II, Item 12(B)</p> <p>Advisors may suggest broker/dealer services to clients (see Item 9). Factors for such recommendation would be when transaction compensation is seen as a benefit to the client. For Broker/Dealer services, the Adviser or its associated persons may receive compensation for such transactions, where such compensation is separate and distinct from Adviser's compensation related to its investment advisory services. Commissions paid for broker/dealer services may be higher or lower than those obtainable from other brokers in return for those products and services. From time to time, associated persons of Adviser may recommend that Clients buy or sell securities or investment products that the Adviser also owns. In such circumstances, Adviser shall adhere to the Code of Ethics.</p>

**Schedule F of
Form ADV**

Continuation Sheet for Form ADV Part II

Applicant: RMR WEALTH MANAGEMENT	SEC File Number: 801-70823	Date: 3/26/2010
-------------------------------------	-------------------------------	--------------------

I. Full name of applicant exactly as stated in item 1A of Part I of Form ADV: RMR WEALTH MANAGEMENT	
Item of Form (identify)	Answer
Other Disclosures	<p>INSIDER TRADING / CODE OF ETHICS</p> <p>Access persons are required to report their trading activities. Access persons, have restrictions on personal trading in securities in which the firm purchases for clients. The firm has adopted a Code of Ethics to govern the personal trading by such access persons. In addition, the firm has an Insider Trading Policy applicable to all its employees, which prohibits the use of material inside information in connection with personal transactions. The Code of Ethics and trading policies are overseen by the Chief Compliance Officer, who is responsible for the review of such transactions. A copy of the firm's Code of Ethics is provided to all employees. The firm's Code emphasizes the firm's philosophy of honesty, integrity and professionalism, setting forth standards of conduct expected of the firm's personnel, promoting honest and ethical conduct, including the ethical handling of actual or apparent conflicts of interest between personal and professional relationships, and promoting compliance with applicable government laws, rules and regulations. The firm's investment advisers are fiduciaries who have the responsibility to render professional, continuous, and unbiased investment advice to clients. Advisers owe clients a duty of care, loyalty, honesty and good faith, and fair dealing and must act at all times in the client's best interest. All personnel have the obligation to uphold this duty. A free copy of the firm's Code of Ethics is available to clients or prospective clients upon request.</p> <p>PROXY VOTING</p> <p>RMR does not vote proxies. Clients can authorize in their Client agreements investment managers to vote proxy requests on their behalf. Please refer to the respective investment manager's Form ADV for a full disclosure of its proxy voting policies and procedures. Clients should contact their financial consultant if they have any questions and/or to obtain this information.</p> <p>PRIVACY POLICY LANGUAGE</p> <p>RMR collect nonpublic personal information about you from the following sources: Information we receive on applications, questionnaires, web site, or other forms and information about your transactions with our affiliates, others, or us. We do not disclose any non-public information about our current or former customers to anyone, except as permitted by law or in order to provide the current services. Our employees have limited access to your personal information based on their responsibilities to provide products or services to you. Be assured that we maintain physical, electronic and procedural safeguards in compliance with federal standards to protect your information.</p>