



## CUSTOMER RELATIONSHIP SUMMARY

### Introduction

RMR Wealth Builders, Inc. (RMR), is an Investment Adviser registered with the Securities and Exchange Commission. We feel 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 for and financial professionals at [www.investor.gov/CRS](http://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?

As an SEC registered investment adviser, RMR Wealth Builders, Inc. offers its investment advisory services to retail investors for an ongoing asset-based fee based on the value of cash and investments in your account. Our advisory services include Portfolio Management Services, Wrap Fee Programs, Federally Insured Cash Account (FICA®) Program, Personal Financial Planning & Consultation, and Corporate Consulting & Services. If you open an account with our firm, we will engage with you to understand your current financial situation, existing resources, goals, and risk tolerance. Based on what we learn, we will recommend a portfolio of investments that is regularly monitored (at least annually), and if necessary, rebalanced to meet your changing needs, stated goals and objectives.

Our accounts are generally managed on a discretionary basis, which means we do not need to call you when buying or selling in your account. You will sign an investment management agreement giving us this authority and this agreement will remain in place until you or we terminate the relationship. RMR Wealth Builders, Inc. also has a limited number of non-discretionary accounts where the client makes the ultimate decision regarding the purchase or sale of investments. Additional information about our advisory services is located in Item 4 of our [Form ADV Part 2A](#).

#### 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?**

### What fees will I pay?

Fees and costs affect the value of your account over time. Please ask your adviser to give you personalized information on the fees and costs that you will pay. Depending on the service provided by RMR to you, you will be charged an assets under management (AUM) fee, a flat fee, or an hourly fee. Depending on the services provided by RMR to you, the AUM fee is payable quarterly in advance or in arrears and is prorated daily, based on the AUM on the last business day of the previous calendar quarter. The maximum account management fee that can be charged is 2.65%. The maximum hourly fee you can be charged is \$500 per hour.

We are also a sponsor of a wrap fee program, which is a type of investment program that provides clients with access to portfolio management services for a single fee that includes our AUM fee and any securities execution transaction costs or commission. If you participate in our wrap fee program, we receive a portion of the single fee you pay for our services. Additional information regarding our wrap fee program and fees associated with it is located in Items 4 & 5 in our [Form ADV Part 2A](#).

Our fees vary and are negotiable.

Our incentive is to increase the value of your account over time which will increase our fees over time. The quarterly fees will be automatically deducted from your account. 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.

The broker-dealer (custodian) that holds your assets can charge you a transaction fee when we buy or sell an investment for you. The broker-dealer's transaction fees are in addition to our advisory fee for our investment advisory service, unless you participate in the wrap fee program. You could also pay charges imposed by the broker-dealer holding your accounts for certain investments and maintaining your account. Some investments, such as mutual funds and exchange traded funds charge additional fees that will reduce the value of your investments over time.

Additional information about our fees is located in Item 5 of our [Form ADV Part 2A](#).

**Questions to Ask Us:**

- **Help me understand how these fees and costs will 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 a fiduciary duty 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. Conflicts may arise when financial professionals recommend insurance to clients where the financial professionals have an insurance license. Some of our financial professionals are also registered representatives of a third-party broker/dealer. Acting in their capacity as registered representatives, individuals can recommend the purchase or sale of a commissionable product. You should understand and ask us about these conflicts because they can affect the investment advice we provide you. Additional information about our conflicts of interest can be found in Item 10 of our [Form ADV Part 2A](#).

The firm's revenue is derived from the advisory fees we collect from your accounts each quarter, and hourly or fixed fees charged for Personal Financial Planning & Consultation and Corporate Consulting Services. Neither RMR nor any of its employees receives compensation for the sale of securities to our clients when acting in their capacities under the Registered Investment Adviser. RMR receives no compensation from any fund manager or other third-party for the investments that it selects for client accounts. Additional information on fees charged for services can be found in Item 5 of our [Form ADV Part 2A](#).

**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?**

Our financial professionals are either employees or independent contractors. Employees of the firm may be paid a fixed base monthly salary and a percentage of fees you pay. Independent contractors are paid a percentage of the fees you pay. Employees and independent contractors may also receive bonuses at the discretion of RMR's board of directors.

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

No, our firm does not have any legal or disciplinary history. Yes, some of our financial professionals have legal or disciplinary history. Visit <https://www.investor.gov/CRS> for a free and simple search tool to research our firm and our financial professionals.

**Questions to Ask Us:**

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

**Additional Information**

You can find additional information about our firm's investment advisory services on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by clicking on the FIRM tab and then searching CRD#169005 or SEC# 801-80404. If you would like additional, up-to-date information or a copy of this disclosure, please call (201) 836-2460.

**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?**

## **Summary of Material Changes**

- 1) Updated the way fees are calculated for AUM services. Prior to this update, this Form CRS disclosed the AUM Fees were charged as one quarter of the AUM Fee percentage. The updated disclosure notes AUM Fees are prorated daily.
- 2) Updated Firm Brochure to Form ADV Part 2A. Hyperlink provided redirects to our disclosure page on our website where the most recent Form ADV Part 2A is found.