

**Introduction**

SSB Wealth Management, Inc. d/b/a Rembert Pendleton Jackson ("RPJ") is registered with the Securities and Exchange Commission as an investment adviser. Brokerage and investment advisory 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 [Investor.gov/CRS](https://www.investor.gov/crs), which also provides educational materials about broker-dealers, investment advisors, and investing.

What investment services and advice can you provide me?

We provide personalized investment management and financial planning services. We provide financial advice to individuals, high net worth individuals, retirement and profit sharing plans, charitable organizations, corporations, and other business entities. We impose a minimum account size of \$500,000. This minimum may be waived in our discretion.

Financial Planning

We provide clients with a broad range of comprehensive financial planning services. These services generally include retirement planning, education planning, survivorship and insurance planning, and estate and tax planning. These services may be included as part of our wealth management services, described below. We also offer advice on cash flow and debt management, tax planning, liability management strategies, and estate and wealth transfer planning.

Investment Management

Investment management services may be provided on either a "discretionary" or "non-discretionary" basis. When clients engage us, clients generally share financial information including income, investments, savings, insurance, and other items that are helpful to us in assessing the client's unique situation, needs, and goals. We use this information to provide the client with a financial and investment plan that we believe consists of the best ways to reach the client's goals while satisfying all of their financial needs. When we provide investment management services on a discretionary basis, we monitor an account to ensure that it meets the client's asset allocation requirements. If changes are needed to the investments, we make the changes. If you engage us on a discretionary basis, you will be asked to execute a Limited Power of Attorney (granting us discretionary authority over a client account) as well as an Investment Management Agreement (IMA) that outlines your and our respective responsibilities. When we provide investment management services on a non-discretionary basis, the account is monitored by us, however, we do not make any changes to the account until we have confirmed with you (either verbally or in writing). Some recommendations are time-sensitive, in which case recommendations not implemented because we are unable to reach a non-discretionary client will not be made on a timely basis, and therefore the client's account may not perform as well as it would have had we been able to reach the client for a consultation on the recommendation. We generally recommend mutual funds and ETFs which are evaluated and selected based on a variety of factors, including, as applicable and without limitation, past performance, fee structure, portfolio manager, fund sponsor, historical returns, and other factors.


Business Consulting Services

We provide business consulting services, which may include cash flow analysis, finance sourcing, establishment of business retirement plans, development of exit strategies, and other requests specific to each client.

Retirement Plan Consulting Services

We provide small businesses with a complete qualified retirement plan offering for the principals and employees. We provide services to the company (Plan Sponsor) and all participants. The services provided by RPJ and our partner, Retirement Plan Consulting, may include plan design, investments selection, implementation, participant education, required reporting, and on-going monitor.

More detailed information regarding our services is provided in our [Form ADV, Part 2A Brochure](#) (Items 4 and 7).

 *"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?**Financial Planning**

When providing Financial Planning Services, we typically do not charge a client or potential client for the initial meeting to discuss such services. Financial planning services are provided on a fixed fee basis, and rates typically vary from \$3,000 to \$15,000. However, this fee range is a guide, and fees are negotiable. Actual fees will depend on the anticipated complexity of your plan. Fees may be higher or lower than this range based on the nature of the engagement. For fixed fee arrangements, fees will be due upon the client's receipt of an invoice from us, and payment terms will depend on the nature of the engagement. In many cases, clients will be asked to put forth a retainer at the onset of the engagement, which may equal up to 50% of the expected final cost.

Asset Management

Generally, assessed fees will not exceed 1% per annum of the market value of a client's assets. Fees are negotiable and may be higher or fewer than listed above based on the nature of the account. Fees are determined in our sole discretion based upon several factors including account size and complexity of assets. Investment advisory fees are debited directly from your account. The advisory fee is paid quarterly, in advance, and the value used for the fee calculation is the account value as of the last market day of the previous quarter. Therefore, if the annual fee is 1.00%, then each quarter, we multiply the value of your account by 1.00% and divide by 4 to calculate the



quarterly fee. To the extent there is cash in the account, it is included in the account's value when calculating fees only if the cash is part of the investment strategy. Once the calculation is made, we instruct the account custodian to deduct the fee from the account and remit it to us. Third party managers will typically deduct fees directly from your custodial account, and such fees will be in addition to the fees we charge. These fees are typically negotiated between you and the third party manager, and typically range between 0.15% and 0.40% per year.

There are several other fees that can be associated with holding and investing in securities. You are responsible for fees including custodial fees, transaction fees for the purchase or sale of a mutual fund and commissions for the purchase or sale of a stock or bond. Mutual fund expenses are not included in management fees because they are deducted from the value of the shares by the mutual fund manager. 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.

Business Consulting Services

When providing Personalized Consulting Services, RPJ typically does not charge a client or potential client for the initial meeting to discuss such services. RPJ provides Business Consulting Services on a fixed fee basis, and rates typically vary from \$5,000 to \$15,000. However, this fee range is a guide, and fees are negotiable. The fees may be higher or lower based on the complexity, nature of services provided, and other factors.

Retirement Plan Consulting Services

The fees that RPJ charges for Retirement Plan Consulting Services are calculated and charged quarterly, in advance, based on the value of each Plan's assets as of the last day of the prior calendar quarter or as otherwise negotiated and specified in the Plan's service agreement. Generally, fees for RPJ's and our partner, Retirement Plan Consultant, services will not exceed 1.00% per annum of the net asset value of a Plan's assets. However, fees are negotiable, and may be higher or lower based on the size of the Plan's assets, complexity of asset structures, selected investments, nature of services provided and other factors.

More detailed information regarding fees and costs is provided in our [Form ADV, Part 2A Brochure](#) (Item 5).

"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: Because our management fee is based on a percentage of client assets, the more assets we manage, the more you will pay in fees, which creates an incentive to encourage clients to increase the assets in his or her account. Some clients are referred to Fahmy Associates for insurance related needs. The principal of Fahmy Associates is a relative of a member of our management. We attempt to mitigate conflicts of interest by requiring employees to acknowledge our Code of Ethics and their fiduciary duty to our clients and by making full and honest disclosure.

More detailed information regarding conflicts of interest is provided in our [Form ADV, Part 2A Brochure](#) (Items 10 and 12)

"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 paid a portion of the asset management fees collected from clients. This creates a conflict of interest, because our financial professionals are incentivized to encourage you to increase your account assets. Financial professionals are not rewarded sales bonuses.

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

No. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://www.investor.gov/crs).

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

Additional Information

Additional information about our investment advisory services can be found at www.RPJAdvisors.com or by [CLICKING HERE](#). A copy of our *relationship summary* can also be requested by calling (703)821-6655.

"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?"



REMBERT | PENDLETON | JACKSON

Form ADV, Part 3: FORM CRS
July 11, 2023