

CLIENT RELATIONSHIP SUMMARY

Introduction

RM Investment Strategies, LLC 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 retail investors 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 advisers, and investing.

Relationships and Services

What investment services and advice can you provide me?

RM Investment Strategies, LLC offers investment advisory services to retail investors.

We provide asset management services that are offered to retail clients on a discretionary basis and are monitored daily on an ongoing basis. Discretionary accounts allow for our firm to manage our models and make trades without getting the clients consent in advance of any change. Our portfolios may contain different investment vehicles depending on the model being invested in including Stocks, Bonds, ETFs, Options and Mutual Funds. We do not have a minimum account size; however, the size of the account will determine what portfolios are available to the client as some portfolios do require a minimum balance to invest in.

Additional Information:

You can find more detailed information about the services we offer in our Form ADV Part 2A, Item 4 and 7.

Conversation Starters:

1. "Given my financial situation, should I choose an investment advisory service? Why or why not?"
2. "How will you choose investments to recommend to me?"
3. "What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?"

Fees, Costs, Conflicts, and Standard of Conduct

What fees will I pay?

Fees for asset management services are charged monthly based on the assets under management. The maximum annual fee is 1.60% and the fee is negotiable. The client agreement will reflect the negotiated fee for each client. Our fees are exclusive of brokerage commissions, transaction fees, and other related costs and expenses that are incurred by the client. Clients may incur certain charges imposed by custodians, brokers, or other third parties such as fees charged by managers, custodial fees, deferred sales charges, odd-lot differentials, transfer taxes, wire transfer and electronic fund fees, and other fees and taxes on brokerage accounts and securities transactions. Mutual funds and exchange-traded funds also charge internal management fees, which are disclosed in a fund's prospectus. Such charges, fees and commissions are exclusive of and in addition to the firm's fees and the firm does not receive any portion of these commissions, fees, and costs.

Additional Information:

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. You can find more detailed information about our fees and costs in our Form ADV Part 2A, Item 5.

Conversation Starter:

"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?"

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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 that we provide you. Here are some examples to help you understand what this means:

- a) We may recommend that the client rollover a retirement account for us to manage. This creates a conflict of interest because we charge a fee for our services.

Additional Information:

You can find more detailed information about our conflicts of interest in our Form ADV Part 2A.

Conversation Starter:

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

How do your financial professionals make money?

Our investment advisor representatives are paid a percentage of the total annual client fee collected but the firm.

Disciplinary History

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

No

Additional Information:

Visit [Investor.gov/CRS](https://investor.gov/CRS) for a free and simple search tool to research you and your financial professionals.

Conversation Starter:

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

Additional Information

You can find additional information about our investment advisory services and request a copy of our relationship summary

Address: 4981 Cascade Road SE, Suite C, Grand Rapids, MI 49546

Telephone: (877) 803-6087 Website: www.riskmis.com

Conversation Starter:

"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?"

Material Changes: Our firm now has a website which is www.riskmis.com