

**Raab & Moskowitz Asset Management, LLC
d/b/a: Chatham Wealth Management
February 29, 2024**

FORM CRS

Chatham Wealth Management is registered with the Securities and Exchange Commission as an investment adviser and, as such, we provide advisory services rather than brokerage services. Brokerage and investment advisory services and fees differ and it is important for you, our client, to understand the differences. Additionally, free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing. This document is a summary of the services and fees we offer to "retail" investors, which are natural persons who seek or receive services primarily for personal, family, or household purposes.

What investment services and advice can you provide me?

We offer wealth management services to retail investors.

Account Monitoring: If you open an investment account with our firm, as part of our standard service we will monitor your investments on a daily basis.

Investment Authority: We manage investment accounts on a **discretionary** basis whereby **we will decide** which investments to buy or sell for your account. You may limit our discretionary authority (for example, limiting the types of securities that can be purchased or sold for your account) by providing our firm with your restrictions and guidelines in writing.

Investment Offerings: Our investment advice is not limited to a specific menu of products or types of investments. We may advise our clients on any type investment we deem appropriate based on the stated goals and objectives.

Account Minimums and Requirements: In general, we require a minimum account size of \$500,000 to open and maintain an advisory account.

Additional Information: Detailed information regarding our services, fees and other disclosures can be found in our Form ADV Part 2A Items 4, 7, and 8 via the following link: <https://adviserinfo.sec.gov/firm/brochure/111987>.

Key Questions to Ask Your Financial Professional

- **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?

The following summarizes the principal fees and costs associated with engaging our firm for investment advisory services.

We charge an **asset-based fee** for our portfolio management services, which is payable monthly or quarterly as invoiced. Since the fees we receive are based on the value of your account, we have an incentive to grow your account value and to discourage withdrawals. Additionally, the following are examples of the most common fees and costs applicable to our clients, which are separate and distinct from our advisory fees:

- Advisory fees charged by third party money managers;
- Custodian fees;
- Account maintenance fees;
- Fees related to mutual funds and exchange-traded funds;
- Transaction charges when purchasing or selling securities; and
- Other product-level fees associated with your investments.

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. For detailed information, refer to our Form ADV Part 2A, Items 5 and 6 via the following link: <https://adviserinfo.sec.gov/firm/brochure/111987>.

Key Questions to Ask Your Financial Professional

- **Help me understand how these fees and costs might affect my investments. If I give you \$500,000 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.

We have a referral arrangement with Charles Schwab & Co., Inc ("Schwab") through our participation in Schwab Advisor Network® whereby we pay a fee to Schwab for advisory clients they refer to our firm. A conflict of interest exists in that we have an incentive to recommend Schwab for brokerage and custodial services.

Key Questions to Ask Your Financial Professional

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

Refer to our Form ADV Part 2A via the following link: <https://adviserinfo.sec.gov/firm/brochure/111987> to help you understand what conflicts exist.

How do your financial professionals make money?

The financial professionals servicing your account(s) are paid a salary and bonus based, in part, on the amount of client assets they service. A conflict of interest exists in that the financial professionals have a financial incentive to grow our business.

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

No. Visit [Investor.gov/CRS](https://investor.gov/CRS) for a free and simple search tool to research our firm and our financial professionals.

Key Questions to Ask Your Financial Professional

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

You can request up-to-date information and request a copy of the relationship summary by contacting Mr. Dan Moskowitz, Chief Compliance Officer, at 973-635-4275.

Key Questions to Ask Your Financial Professional

- **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?**

You can find additional information about our investment advisory services via the following link: <https://adviserinfo.sec.gov/firm/brochure/111987>.

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Exhibit to Form CRS

Chatham Wealth Management is required to update its Form CRS when information in the Form CRS becomes materially inaccurate. This Exhibit summarizes the following material changes to the firm's Form CRS, implemented on February 29, 2024:

Disclosed that we receive client referrals from Charles Schwab & Co., Inc. through our participation in Schwab Advisor Network®.