



## Form ADV Part 3 – Client Relationship Summary

November 18, 2024

### Introduction

RBG WEALTH ADVISORS LLC is an investment adviser offering advisory accounts and services. Brokerage and investment advisory services and fees differ, and it is important that you understand the differences. This document gives you a summary of the types of services and fees we offer. Please visit [www.investor.gov/CRS](http://www.investor.gov/CRS) for free, simple tools to research firms and financial professionals, as well as educational materials about broker-dealers, investment advisers, and investing.

### What investment services and advice can you provide me?

Our firm primarily offers the following investment advisory services to retail clients: portfolio management (we review your portfolio, investment strategy, and investments) and financial planning (we assess your financial situation and provide advice to meet your goals). Client accounts that are provided with portfolio management services on an ongoing basis are reviewed at least quarterly regarding clients' respective investment policies and risk tolerance levels. Reviews may also be triggered by material market, economic or political events, or by changes in client's financial situations (such as retirement, termination of employment, physical move, or inheritance). Our firm provides discretionary investment advisory services to clients. The advisory contract established with each client sets forth the discretionary authority for trading. Where investment discretion has been granted, our firm generally manages the client's account and makes investment decisions without consultation with the client. In certain circumstances, clients may impose restrictions on investing in certain securities or types of securities, or our firm may provide non-discretionary services (where the retail investor makes the ultimate decision). Our investment advice is not limited to proprietary products or to a limited menu of products or types of investments. Generally, our firm has a client minimum of \$1,000,000 in investable assets. However, this requirement may be waived at our discretion.

**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 these qualifications mean?*

Please also see our [Form ADV Part 2A \("Brochure"\)](#), specifically **Items 4 & 7.**

### What fees will I pay?

Our fees vary depending on the services you receive. Additionally, the amount of assets in your account affects our advisory fee; the more assets you have in your advisory account, the more you will pay us and thus we have an incentive to increase those assets to increase our fee. We charge a fee based on a percentage of assets under management for portfolio management services. These fees are assessed on a quarterly basis and are billed in advance. Our fees vary and are negotiable. In addition to our fees, you may incur additional fees and costs related to the investments in your account, such as custodian fees, account maintenance fees, transaction costs, wire transfer and electronic fund fees, redemption fees and investment management fees charged directly by mutual funds and/or third-party managers. You pay our fees even if you do not have any transactions and the advisory fee paid to us generally does not vary based on the type of investments selected. **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.**



**Questions to ask us:** *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? How might your conflicts of interest affect me, and how will you address them?*

Please also see Items 4, 5, 6, 7, and 8 of our [Form ADV, Part 2A Brochure](#).

## **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 must 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:

- For AUM fees, the more assets you have in your advisory account, the more you will pay us and thus we have an incentive to increase those assets to increase our fee.
- RBG SPE is an owner of our firm. RBG SPE is a wholly owned entity of Reynolds Bone & Griesbeck P.L.C., an accounting firm. Based on this ownership, Reynolds Bone & Griesbeck P.L.C. may receive compensation based on its ownership of RBG SPE.

**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?**

Primarily, we and our financial professionals receive cash compensation from the advisory services we provide to you because of the advisory fees we receive from you. This compensation may vary based on different factors, such as those listed above.

Please also see Item 10 of our [Form ADV, Part 2A Brochure](#).

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

No, we do not have legal and disciplinary events. Visit <https://www.investor.gov/> for a free, simple search tool to research us 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**

For additional information on our advisory services, see our [Brochure](#) available at <https://adviserinfo.sec.gov/firm/summary/319486> and any individual brochure supplement your representative provides. If you have any questions, need additional information, or want another copy of this Client Relationship Summary, then please contact us at 901-244-2980.

**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?*