

Form CRS Relationship Summary
March 8, 2024

RMDR Advisors, Inc. is registered with the Securities and Exchange Commission as an investment adviser. Brokerage and investment advisory services and fees differ. 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, which also provides educational materials about broker-dealers, investment advisers, and investing.

Relationships and Services

What investment services and advice can you provide me?

We offer investment advisory services to retail investors. We manage qualified and nonqualified money, specifically IRAs, 403(b)s, and after-tax accounts. In addition to providing investment advice, clients needing financial planning will be referred to a financial planner. We also write a newsletter, “*Opinions*,” approximately every six weeks to inform you of our current opinions on the stock and bond markets. Monitoring investments is offered as part of our standard service. Frequency depends upon the objective of each account and objectives of the client.

Our investment management services are mostly provided on a discretionary basis, which means that you grant us complete discretion to manage the account, subject to your investment objectives and any restrictions you may wish to impose, such as instructing us not to purchase certain types of securities. We provide investment advice for non-discretionary accounts on a limited basis.

We do not limit ourselves to certain types of investments. However, alternative non-security investments are not used without specific consultation with the client.

There is no minimum account size to open or maintain an account or establish a relationship.

For more information about our services, please refer to our [ADV Part 2A brochure](#).

Conversation
Starters

***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?***

Fees, Costs, Conflicts, and Standard of Conduct

What fees will I pay?

We do not maintain a standard fee schedule applicable to individual managed accounts. Our fees are asset-based, negotiated on a case-by-case basis based upon factors determined by us to be material, including but not limited to account size and servicing requirements. Our fees will not exceed 1.0%. These fees are charged quarterly in arrears, with the exception of a few grandfathered clients. Our fees are based on the total market value of the account, including cash, as of the last trading day of the preceding calendar quarter. Fees for clients who participate in the higher education retirement systems are generally lower than fees for our other clients.

Because we charge an asset-based fee on a percentage basis, the higher the value of assets in your advisory account, the more you will pay in fees but the percentage will not change. We may therefore have an incentive to encourage you to increase the assets in your account.

RMDR also charges hourly fees if the client elects not to have fees deducted from an investment account. Hourly fees are charged for financial planning services. The hourly rate is \$150 to \$200. Fees will be due upon completion of the contracted services.

You may incur additional fees outside of what we charge you. These fees may include but are not limited to custodian, brokerage, and transaction costs, or other costs or fees associated with securities transactions or required by law. You pay these fees to other entities who provide these services, not to us. Accounts with funds invested in money market or mutual funds will bear the fund's internal fees and expenses, which are not included in our fees.

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 more information about our fees, please refer to our [ADV Part 2A brochure](#).

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 is an example to help you understand what this means.

When we receive a nominal fee for structured settlements sold to a client through a third party, this creates a conflict of interest.

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

How do your financial professionals make money?

The majority of the firm's income is generated by asset-based fees charged on investment accounts. Mr. Geary is also a licensed insurance agent, and a portion of any insurance product commissions will be paid to him. Certain clients may be referred to an outside financial planning firm, and Mr. Geary will share in commissions on any insurance products sold to the mutual client. These activities create conflicts of interest.

Disciplinary History

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

Yes. Visit investor.gov/CRS for a free and simple search tool to research our firm and our financial professionals.

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

Additional Information

For additional information about our investment advisory services or for up-to-date information and to request a copy of the relationship summary, please call 713-661-3183.

Who is my primary contact person? Is he or she an investment adviser representative? Who can I talk to if I have concerns about how this person is treating me?