

RCM Robinson Capital Management LLC is registered with the Securities and Exchange Commission (SEC) as an investment adviser.

Brokerage and investment advisory services and fees differ, and that it is important for you to understand these differences. 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.

Relationships and Services

Services: *We offer retail and institutional investors investment advisory services. Retail clients are given continuous advice as to the investments based on the client's needs, objectives and instructions. We provide advice in the selection of securities within an overall asset allocation strategy comprised of tax-exempt and taxable fixed income, no-load mutual funds, individual securities and exchange trade funds (ETF). Institutional clients are primarily local government agencies and are given continuous advice on the selection and management of fixed income securities. We also are retained to advice on asset allocation models for local government health savings trusts.*

Monitoring: *We offer you advice on a regular basis as a part of our standard services. We will discuss your investment goals, design with you a strategy to achieve your investment goals, and regularly monitor your account. We will contact you when we become aware of a significant change in the markets or to your individual circumstances.*

Investment Authority: *We buy and sell investments in your account in accordance with your instructions and on a non-discretionary basis.*

Investment Offerings: *Our investment advice is not limited to a particular type of security. We provide advice with respect to equities, fixed income, and cash investments.*

Account Minimums: *Our recommended minimum retail client relationship size is \$250,000, \$1,000,000 for health saving trust asset allocation models and \$10,000,000 for government fixed income clients.*

Please ask us for our [Form ADV Part 2A Brochure](#) for complete details about our services and fees

Conversation Starter –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?

Fees, Costs, Conflicts, and Standard of Conduct

What fees will I pay?

Principal Fees and Costs: *You will pay an on-going, mutually-agreed asset-based fee either at end of each month or quarter for our services (as agreed in your contract), based on the value of the cash and investments in your advisory account. The more assets there are in your account, the more you will pay in fees, and the firm may therefore have an incentive to encourage you to increase the assets in your account. Our standard retail client fee is 1.25% of assets per year on the first \$250,000 and is reduced on additional assets. We routinely negotiate lower retail client fee arrangements at our sole discretion. Government health saving trust asset clients are charged a fee of up to 0.35% of assets per year and government fixed income clients pay 0.10% or less or a negotiated flat amount on assets per year.*

Other Fees and Costs: *You are responsible for all custodial and securities broker-dealer execution fees charged by the custodian and executing broker-dealer. Our asset-based fee is separate and distinct from the custodian and broker-dealer execution fees. Some investments (such as mutual funds) impose additional fees that will reduce the value of your investment over time.*

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.

Refer to our [Form ADV Part 2A Brochure, Item 5.A.B.C.D.](#) for more detailed information about our fees.

Conversation Starter –Ask your financial professional:

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 advisor? How else does your firm make money and what conflicts of interest do you have?

What are your legal obligations to me when acting as my investment adviser and what conflicts of interest exist?

When we act as your investment adviser, it is our fiduciary responsibility 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.

Potential Conflicts: The more assets there are in your advisory account, the more you will pay in fees, and the firm may therefore have an incentive to encourage you to increase the assets in your account.

Conversation Starter –Ask your financial professional: 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 compensated through the fees paid by our clients. While we do not have a related person that is a broker/dealer, the associated persons of our firm are registered representatives of Osaic Inc. (formerly Securities America, Inc.), a full-service broker/dealer, member FINRA/SIPC. When placing institutional fixed income securities transactions for clients through Osaic Inc. (formerly Securities America, Inc.) in their capacity as registered representatives, they do not earn sales commissions.

Disciplinary History

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

No. Free and simple search tools are available to investors who visit www.Investor.gov/CRS to research our firm and financial professionals.

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

Additional Information: For additional information about our services, or for a copy of this disclosure, please contact: Douglas C. Robinson, Principal Phone: 415-771-9421

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?

Addendum of Form CRS Changes

	Information Updated
August 2024	We updated the Form CRS to include hyperlinks to access our ADV disclosures. We also added the required conversation starters to the Form CRS.