

February 2024

RBP Investment Advisors, Inc.

Client Relationship Summary Form CRS/Form ADV, Part 3

RBP Investment Advisors, Inc. is registered with the Securities and Exchange Commission as an investment advisor. Brokerage and investment advisory services and fees differ and it is important to understand the 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 advisors, and investing.

What investment services and advice can you provide me?

Wealth Management: We may include investments in equities, bonds, mutual funds, exchange-traded funds, cash-equivalents, and other instruments in your account. Investments are limited to securities that can be held in custody at Charles Schwab. As part of the service, we monitor performance and the investment markets, and reallocate your assets among investments, as we deem appropriate. Our wealth management services are offered on a discretionary basis which means we don't need to call you when buying or selling in your account. You give us this authority when you sign our investment management agreement. This agreement will remain in place until you or we terminate it. Generally we require that you maintain \$500,000 under management with us, but this minimum may be waived.

Financial Planning: A financial plan helps you identify your short and long-term financial goals and objectives. Our financial planning agreement will remain in place until completion of the plan, or until you or we terminate it.

Investment Policy Statement: This document discusses your current financial situation and quantifies your future financial goals and objectives. Our agreement will remain in place until completion of the Investment Policy Statement, or until you or we terminate it.

Additional information about our services is located in Items 4, 5, 7, 13 and 16 of our [Firm Brochure](https://adviserinfo.sec.gov/firm/brochure/137830) (adviserinfo.sec.gov/firm/brochure/137830).

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?

What fees will I pay?

Wealth Management: You will be charged an ongoing annual fee, billed in quarterly installments. This fee is based on your account value as of the last day of each calendar quarter. Our fees range up to 1.00%. The amount of the fee is based upon a number of factors including the amount of work involved, the assets placed under management and the types of securities and the attention needed to manage the account. The more assets you have in your advisory account, the more you will pay us. This gives us an incentive to encourage you to increase the assets in your account which will increase our fees.

The broker/dealer (custodian) that holds your assets can charge you a transaction fee when we buy or sell an investment for you. The broker/dealer's transaction fees are in addition to our fee for advisory services. You may also pay charges imposed by the broker/dealer holding your account for certain investments and maintaining your account. Some investments, such as mutual funds, index funds, exchange traded funds, and variable annuities charge additional fees that will reduce the value of your investments over time.

Investment Policy Statement: We will charge an initial fixed fee of \$300 for a tailored Investment Policy Statement which takes into consideration the investment goals, risk tolerance and other guidelines as specified by the client. This fee will be invoiced upon completion of the Investment Policy Statement.

Financial Planning: Once the client receives an Investment Policy Statement, the fee for a personalized financial plan ranges from \$700 - \$2,700, as determined by the complexity of your needs. For non-Wealth Management clients, we request a 50% deposit and bill the balance upon completion of the financial plan. We provide hourly consulting services to clients upon request. Our hourly fee ranges from \$125 to \$350 depending upon the complexity of the work. Fees will be discussed and agreed upon in advance. Typically, these fees will be billed on a monthly basis, after services have been rendered. We have a conflict of interest when providing financial planning advice. If you decide to

have us implement the advice given in the financial plan we are paid for investment management services as disclosed above.

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. Additional information about these fees and costs may be found in Items 5 and 12 of our [Firm Brochure](#).

Conversation Starters

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| ✓ Help me understand how these fees and costs might affect my investment. 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 advisor? 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.

Mr. Landini serves as Member of the Board and Member of the Audit Committee of the iShares Delaware Trust Sponsor LLC, which is the sponsor of the iShares Gold Trust, the iShares Gold Trust Micro, the iShares Silver Trust, iShares S&P GSCI Commodity-Indexed Trust, and the iShares Bitcoin Trust. We have restricted the use of the iShares Gold Trust (IAU), the iShares Gold Trust Micro (IAUM), the iShares Silver Trust (SLV), the iShares S&P GSCI Commodity-Indexed Trust (GSG), and the iShares Bitcoin Trust (IBIT) from use by the firm until his duties to iShares are completed. There is a conflict of interest because he spends time in this capacity (75 hours per year) away from RBPIA and we have elected to restrict the use of these securities in our client portfolios.

We require that you use Charles Schwab & Co., Inc. to serve as custodian to your account. Schwab provides us with certain products and services at no cost that benefit us but do not benefit our clients. Certain of these products and services assist us in managing and administering our clients' accounts and others help us develop our business. The receipt of these products and services creates a conflict of interest because it gives us an incentive to have clients choose Schwab as a custodian.

Additional information about our conflicts of interest is located in Items 10, 12 and 14 of our [Firm Brochure](#).

Conversation Starters

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| ✓ How might your conflicts of interest affect me, and how will you address them? |
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How do your financial professionals make money?

Each financial professional is compensated based on the fees earned for the clients managed by that individual. As such, they have an incentive to increase the assets in your account which will increase the compensation they receive.

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

No, neither our firm nor our financial professionals have any legal or disciplinary history. Investor.gov/CRS is a free and simple search tool to research RBP Investment Advisors, Inc. and our financial professionals.

Conversation Starters

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

Additional information about our investment advisory services is available in our [Firm Brochure](#) (adviserinfo.sec.gov/firm/brochure/137830) and our [website](http://www.rbpia.com) (www.rbpia.com). You may request a current copy of this relationship summary at (925) 855-3880 or download it [here](#) (adviserinfo.sec.gov/firm/summary/137830).

Conversation Starters

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