

Rookwood Wealth Management LLC – Client Relationship Summary

Item 1. Introduction

Rookwood Wealth Management LLC (“RWM”) is a registered investment advisor with the United States Securities and Exchange Commission. Investment advisory service fees and brokerage fees differ, and it is important for you to understand the differences. Free and simple tools are available to research firms and financial professionals at this [government Client Relationship Summary website](#). That site also provides educational materials about investment advisers, broker-dealers, and investing.

Item 2: What investment services and advice can you provide to me?

RWM’s Description of Services. RWM provides wealth management services to retail investors, whether individuals, a family, or a family group (whether singularly or as a group, the term “Client” will be used in this document. Additional, in-depth information regarding our wealth management services, portfolio management philosophy, practices, and fees, along with other required disclosures, are discussed in Items 4, 6, 8, and 16 of RWM’s annual [Firm Brochure](#), also called [Form ADV Part 2A](#). Additional information is also available in the Individual Brochure found at the same [location](#).

Account Monitoring and Investment Authority: RWM generally only manages assets on a “discretionary” basis, meaning you grant RWM the authority to determine the securities or other assets to purchase or sell in each account. This discretion will remain in effect unless revoked in writing. RWM will monitor your managed account on an ongoing basis as part of our standard service. We will purchase and sell assets in your account consistent with your stated investment objectives, limitations, and restrictions. Investments consist mainly of stocks, bonds, mutual funds, exchange traded funds and alternatives. RWM does not purchase nor provide advice on proprietary investment products, or other non-traditional investments like leveraged derivatives.

RWM’s requirements to open a wealth management account: RWM requires you to sign an Investment Advisory Agreement authorizing RWM to provide the services discussed above. RWM does have an account minimum of \$1 million for investment advisory accounts. This agreement can be revoked by either party, in writing, at any time, and RWM will refund any unused fees per the Agreement. RWM always reserves the right to accept smaller accounts at its discretion.

Key Questions to Ask RWM and Other Financial Professionals

- *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?*

Item 3, part 1: What fees will I pay? RWM’s fees for its investment advisory services are listed in RWM’s [Firm Brochure](#) in Items 5 and 6. RWM charges a percentage of the assets under management for an individual, family, or family group, according to the assets tiers listed in the Investment Advisory Agreement. There is an inverse relationship between the assets under management and the percentage charged; when the assets under management reach the next higher tier, the percentage that RWM charges goes down. RWM’s fees are calculated quarterly, based on the market value of each portfolio at the end of the prior month, and all fees are deducted from the account in advance. By charging a fee based on the assets under management for each Client, the more the assets in each account grow, whether by appreciating or by the Client placing more assets in their account, the more a Client will pay in fees. But, by contrast, the Client also pays a lower percentage as Client assets reaches the next upper tier.

In addition to RWM’s advisory fees, Clients are also responsible for the fees and expenses charged by custodians and broker dealers, including commissions and any other trade related fees. Clients investing in mutual funds/index funds/exchanged traded funds will pay RWM’s percentage fee for those assets, as well

as all of the management/operating fees charged within those types of investment vehicles and any taxes or fees required by federal or state law. RWM does not sponsor or participate in any wrap fee program.

Key Questions to Ask RWM and Other Financial Professionals

- *Help me to 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?*

Item 3 (part 2): 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 to you. For example, we receive various benefits and services from custodians that we may recommend to you. Please refer to RWM's [Firm Brochure](#) for more information, including Item 5 – Fees and Compensation, Item 10 – Other Financial Industry Activities and Affiliations, Item – 12 – Brokerage Practices, and Item 14 – Client Referrals and Other Compensation.

Key Questions to Ask RWM and Other Financial Professionals

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

Item 3 (part 3): How do your financial professionals make money? A RWM portfolio manager is paid a percentage of the amount of Client assets they manage. As a result, a RWM portfolio manager's income increases and decreases as Client asset increase and decrease. RWM believes this compensation method is consistent with a Client's expectations to make money in their account(s) over the long run. No RWM employee earns any additional income by making trades in any account and has no incentive to do so.

Paying a RWM portfolio manager solely based on the value of Client assets creates a potential conflict of interest. For instance, instead of working to increase the value of Client assets, a portfolio manager could also increase their income by convincing their Clients to place additional assets in the RWM accounts. Each Client that does this will pay more in fees to RWM. Due to this, both RWM and the RWM portfolio manager have an incentive to encourage you to increase the assets in your account. You can learn more about this potential conflict of interest in Item 5 of the Individual Brochure (Form ADV Part 2B Brochure Supplement) located [here](#). The key component here is that it is your responsibility to monitor the services that RWM provides and make sure they are consistent with your expectations.

Item 4: Do you or your financial professionals have a legal or disciplinary history? No.

Key Questions to Ask RWM and Other Financial Professionals

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

Item 5: Additional Information. For additional information about our investment advisory services and/or to request a copy of our Form CRS, please call 513-871-7815 or email mark@rookwood.biz.

Key Questions to Ask RWM and Other Financial Professionals

- *Who is my primary contact person?*
- *Is he or she a representative of an investment advisor or a broker-dealer?*
- *Who can I talk to if I have concerns about how a person is treating me?*

RWM understand the importance of its Clients' assets and is serious in its stewardship of those assets. RWM is also committed to keeping the channels of communication open for your benefit.