

RATIONAL INVESTMENT MANAGEMENT

March 2024 Form ADV, Part 3 Client Relationship Summary (Form CRS)

ITEM 1. INTRODUCTION

Rational Investment Management, LLC is registered with the Securities and Exchange Commission (SEC) as an investment adviser. Investment advisory and brokerage services and fees differ and it is important for you to understand these differences. You may learn more about us and other investment advisers and brokers at no charge at [Investor.gov/crs](https://www.investor.gov/crs).

ITEM 2. RELATIONSHIPS AND SERVICES

What investment services and advice can you provide me?

We offer investment supervisory services to retail investors. For our investment services, we gather information regarding your goals, investment objectives, and risk tolerance through personal discussions with you. Your particular situation is taken into account to create and manage an investment portfolio within which we have discretionary authority to make investments among different asset classes. You will sign an investment management agreement giving us this authority until either you or we terminate that agreement.

We review your account(s) continuously with digital tools and through manual portfolio reviews that occur at a minimum annually.

We generally require a minimum amount of \$1,000,000 of assets under management per client relationship. This minimum may be waived in certain situations.

For additional information, please see Form ADV, Part 2A brochure Items 4, 7, 13, and 16.

Conversation Starters. 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 licenses, education, and other qualifications? What do these qualifications mean?

ITEM 3. FEES, COSTS, CONFLICTS, AND STANDARD OF CONDUCT

What fees will I pay?

Fees are computed quarterly in arrears as a percentage of the average market value of assets under management during each calendar quarter. Market value is based on trade date valuation and includes accrued interest. The rates paid on portfolios are based on a tiered fee schedule, depending upon the size of the account(s) managed.

There are three levels of fees: 1) You may incur brokerage commissions, transaction fees, and administrative

charges imposed by custodians and broker-dealers. 2) We typically use mutual funds or exchange-traded funds to fill specific portfolio needs. If we use these funds, you will incur the fund's management and administrative fees, plus 3) our investment management fees; we do not charge performance-based 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 additional information, please see Form ADV, Part 2A brochure Items 5 and 6.

Conversation Starters. Ask your financial professional:

- Help me understand how these fees and costs might affect my investments?
- If I give you \$1,000,000 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?

As your investment adviser and fiduciary, we act in your best interests at all times. Our investment management fees are fully disclosed and competitive with other full-service investment advisers. We do not partake in commissions or invest in commission-based products such as mutual funds with sales loads, annuities, insurance policies, mortgages, etc.

Conversation Starter. Ask your financial professional:

- How might your conflicts of interest affect me, and how much will you address them?
 - For example, we charge an investment advisory fee based on the assets we manage. We may therefore have an incentive to recommend adding assets to an account that we manage that increases the fee you pay us.

How do your financial professionals make money?

Our financial professionals are owners of our firm and therefore benefit from the overall profits of the firm and may have an incentive to make recommendations to you that increase the firm's profitability.

ITEM 4. DISCIPLINARY HISTORY

Do your financial professionals have legal or disciplinary history?

Rational Investment Management and its employees have not been subject to any legal or disciplinary events.

Conversation Starter. Ask your financial professional:

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

ITEM 5. ADDITIONAL INFORMATION

If you would like additional, up-to-date information, please call our office at 415.379.0749 or email dan@rationalim.com

Conversation Starter. Ask your financial professional:

- Who is my primary contact person?
- Is he or she a representative of an investment-adviser or a broker-dealer?
- Who else can I talk to about my portfolio(s)?