

Part 2A of Form ADV: Firm Brochure

March 15, 2011

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This brochure provides information about the qualifications and business practices of Resource Management, Inc. If you have any questions about the contents of this brochure, please contact us at (504) 833-5378 or through e-mail at (randy@rmiadvisors.com). The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority.

Additional information about Resource Management, Inc. also is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Material Changes

Note that there have been material changes to the form's custody practices since the date of the last brochure. Please refer to Item 11.

Item 3 Table of Contents

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- 2) Advisory Fees and Compensation
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Item 4 Advisory Business

Resource Management, Inc. was incorporated in 1983.

The principal owners are:

Family Wealth Management, LLC 50%

Michael Zabalaoui 50%

Resource Management, Inc. is a pioneer in the financial and business planning services since its inception. We work with closely held businesses, professionals, and high net worth individuals and their families to formulate, design, implement, and achieve their specific short-and long-term financial goals. Our services are comprehensive (risk and investment analysis), detailed, and personalized. Integral to what we do is our ability to:

- Develop an investment strategy and asset allocation model that integrates all of your assets and is specific to your income and personal needs. After the strategy is identified, we implement the strategy, monitor performance to specific performance criteria, and make changes as appropriate.
- Work together to develop long-term financial goals designed to achieve and/or maintain economic independence while you learn how investments operate and the impact money has on your life decisions.
- Serve as a source of objective professional advice that can assist in solving many financial issues that your will encounter.

Our financial analyses are always comprehensive, easy-to-understand, and specific. We believe in simplicity. If it takes three advisors to explain the concept, the concept is not sound. We believe an advisor should be able to articulate your financial needs and goals as well as the strategies used to achieve them.

Our investment approach is in keeping with modern portfolio theory with respect to diversification among different asset classes. To implement our asset management strategies, Resource Management Inc. utilize screening software to assist in identifying and monitor a global network of actively managed and index mutual funds, ETFs, and investment grade bonds.

Our selection process for stock equities views the manager from several perspectives, including:

Philosophy: We look for specialist managers who have a clearly defined investment philosophy - such as growth or value, or a preference for large companies or small companies - that has been consistently applied over a number of market cycles.

Process: Next, we examine the procedure for putting the philosophy into action. We look for the firms with a commitment to researching new investment opportunities and a discipline in making buy and sell decisions.

People: Because an investment firm's primary assets are its personnel, we look for stable, well-managed organizations that have the ability to attract and retain outstanding investment management professionals. We also look for a team approach to investing, rather than one that relies on a single individual.

Performance: When performance is evaluated we compare a manager's performance against a benchmark relevant to their style (Morgan Stanley EAFE Index, S&P 500, etc.). We don't look at absolute returns, we also examine the consistency of a manager's returns across the market cycles.

Cost: Cost negatively impacts performance. While no investment management is free, we look at investment that provide value for the service offered and were there are no unnecessary fees or commissions to erode performance. As an example, we do not invest in hedge funds because of the abusive fee structure.

Resource Management, Inc. does not participate in wrap fee programs.

As of 03/31/2011, Resource Management, Inc. manages client assets in the amount of \$620,000,000.00 on a discretionary basis, and \$75,000,000.00 on a non-discretionary basis.

Item 5 Fees and Compensation

Resource Management, Inc. charges a flat fee for its services that is based upon time and complexity not assets under management. The fee is due one half upon return of a signed contract and the remaining half due upon completion of the financial plan or in quarterly installments. On renewal, the fee is reassessed and billed as a lump sum. The fee is not negotiable, although the payment terms are. If the client is not satisfied with the advice, a pro rated portion of the advanced fee is refunded and the agreement is cancelled.

Clients are billed directly for the services; the fee is not automatically deducted from the account. Payments may be deducted from clients' assets after prior letter of agreement from client.

In addition to Resource Management, Inc's fee there will be additional asset management fees assessed buy the mutual funds and ETFs. These investment vehicles charge asset management fees ranging from a low of 0.10% to a high of 1.50%. For the fixed income portion of the portfolio we recommend individual bonds with a Standard & Poor's A or better rating in laddered maturities. Bonds are purchased from independent bond brokers at competitive pricing. No asset management fee is assessed on the individual bonds and we receive no compensation from the broker.

There are historical relationships that were established years ago that are maintained on a percentage of assets under management fee schedule. The fee assessed for these services is 0.50%.

Item 6 *Performance-Based Fees* and Side-By-Side Management

Resource Management, Inc. does not assess performance-based fees

Item 7 Types of *Clients*

Resource Management, Inc. provides investment advice to:

- Individuals
- Pension and profit sharing plans
- Trusts, estates, or charitable organizations
- Corporations or business entities

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For fixed income securities, we work through experienced bond brokers to identify specific investment grade securities that are either tax free or taxable depending on the circumstances. The bonds are laddered by maturities.

In addition to the above, Resource Management, Inc. utilizes an array of information sources, including, but not limited to, industry reports and research, conferences and conventions, studies of publicly reported information, conference calls, investment-related periodicals, and research material prepared by others, company annual reports or SEC filings, and relationships with mutual fund representatives. Advisor does not engage in timing, or inspections of corporate activities, but utilizes the services of independent analysts who do so in ways deemed to be appropriate. Individual securities held by clients are analyzed on a periodic basis in much the same manner.

Item 9 Disciplinary Information

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Item 10 Other Financial Industry Activities and Affiliations

Resource Management, Inc. has no other financial industry activities and affiliations to report.

The Code of Ethics (the “Code”) for Resource Management Inc. (“RMI” or “the “Firm”) is designed to address the requirements of Investment Advisers Act rule 204A-1. The Firm provides financial planning and asset management services to individuals, including high-net worth individuals, family businesses, corporations and investment selection advice on ERISA plans (“Clients”). The purpose of this Code of Ethics is to (i) remind employees of the Firm’s responsibility to its Clients to provide effective and proper professional investment management advice based upon unbiased independent judgment; (ii) set standards for employee conduct in those situations where conflicts of interest are most likely to arise; (iii) ensure that employees understand their responsibilities under the federal securities laws; (iv) protect the Firm from reputational damage; and (v) develop procedures that allow the Firm to monitor employee activity for compliance with the Firm’s Code of Ethics.

The Code addresses the following topics:

Section 1 – Scope

- 1.1 – Persons Covered Under the Code
- 1.2 – Securities Covered by the Code

Section 2 – Statement of General Principles

Section 3 – Personal Securities Transactions

- 3.1 - Policy
 - 3.1.1 – Pre-Clearance
- 3.2 – Procedures for Reporting Personal Securities Transactions
 - 3.2.1 – Pre-Clearance Procedures
 - 3.2.2 – Reporting Personal Securities Transactions
 - 3.2.3 – Reporting Personal Securities Holdings
 - 3.2.4 – Reporting Exemptions

Section 4 – Code of Conduct

- 4.1 – Conflicts of Interest
- 4.2 – Compliance with Legal and Regulatory Requirements
- 4.3 – Confidentiality of Proprietary Information
- 4.4 – Insider Trading
- 4.5 – Gifts and Entertainment
 - 4.5.1 – Policy
 - 4.5.2 – Procedures
- 4.6
- 4.7 – Communications with the Public
- 4.8 – Service in a Board of Directors
- 4.9 – Other Outside Activities

Section 5 – Code of Ethics Acknowledgements

- 5.1 – Initial Acknowledgements
- 5.2 – Acknowledgement of Amendments
- 5.3 – Annual Acknowledgements
- 5.4 Compliance

Section 6 – ADV Disclosure of Code

Section 7 – Reports of Code Violations

- 7.1 – General Requirement
- 7.2 – Retaliation

Section 8 – Sanctions
Section 9 – Record Keeping
Section 10 – Definitions

Resource Management, Inc. will provide a copy of the Code to any Client or prospective Client upon request.

Item 12 Brokerage Practices

Resource Management, Inc. has the authority to determine without obtaining specific client consent:

- Securities to be bought or sold
- Amount of the securities to be bought or sold

While the authority exists to trade without authorization, as a general rule trades are only made following client meetings and/or other direct correspondence with the client.

Resource Management, Inc. does not have the authority to:

- Determine the broker or dealer to be used;
- Determine the commission rated to be paid.

Client shall give adviser limited discretionary authority to effect transactions within an account either through Clients' written contract with Adviser or, through Clients' arrangements with custodian or service provider. This discretion is limited to the ability to conduct activity within the account and does not enable Adviser to direct deliver of funds or securities in any manner that is not for the direct benefit of the Client.

The custodians that we select provide us with investment research and other products and services at no cost to us.

The client may direct brokerage to whomever they select. In doing so, they may pay higher brokerage commissions or less favorable prices. If Resource Management, Inc. does not have downloadable access to the information in the directed account, the fees will be higher as the time to manage the account will be greater.

Item 13 Review of Accounts

Clients have their accounts maintained including downloading daily valuations and transactions on Advisor's database. Accounts are reviewed and updated as appropriate. Triggering events for portfolio rebalancing include changes in client situations and other investment/management performance criteria.

Account reports detailing current value, progress toward goals, asset allocation, rate of return and other pertinent information are provided to clients on a periodic basis. Interim updates are available upon request. Clients receive monthly statements from an independent custodian.

Item 14 *Client* Referrals and Other Compensation

Resource Management, Inc. does not solicit or pay for referrals.

Item 15 *Custody*

Resource Management, Inc. has custody with respect to thirteen trust accounts. Resource Management, Inc. will take immediate steps to either resign or appoint an independent co-trustee.

Item 16 Investment Discretion

Resource Management, Inc. accepts discretionary authority to manage accounts on behalf of clients. This authority is granted through a Limited Power of Attorney or Trading Authority granted to the Adviser within an account application.

Item 17 Voting *Client* Securities

Clients vote their own securities. We are available for consultation, but the clients vote. The client will receive proxies or other solicitations directly from their custodian or transfer agent. In the event Resource Management, Inc. inadvertently receives a proxy or other solicitation it will promptly forward to client.

Item 18 Financial Information

Effective December 31, 2010 Resource Management, Inc. will provide balance sheets prepared in accordance with general accepted accounting principles, audited by an independent public accountant, and accompanied by a note stating the principles used to prepare it, the basis of securities included, and any other explanation for clarity.