

## Form CRS - Customer Relationship Summary RBF Wealth Advisors

Roman, Butler, Fullerton & Co., Inc., doing business as “RBF Wealth Advisors”, is registered with the Securities and Exchange Commission (SEC) as an investment advisor. Brokerage and investment advisory services and fees differ and 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://www.investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisors, and investing.

### **What investment services and advice can you provide me?**

We provide investment management, financial planning and consulting services to our clients.

We provide investment management services for both discretionary and non-discretionary advisory accounts. In a discretionary advisory account, we buy and sell investments for your account without asking you in advance. In a non-discretionary account, we may give you advice, but you make the ultimate decision as to what investments to buy and sell. We provide ongoing investment monitoring and reporting for both type accounts. Services are made available under various platforms. We do not sell proprietary investment products or limit clients to certain types of investments. Investment management services are tailored to your individual needs and you may impose restrictions related to level of discretion granted, the types of investment used, etc. We do not require a minimum account size but reserve the right to accept or decline engagements.

When providing financial planning services, we provide advice in areas such as educational funding, retirement planning, estate planning, risk management, tax planning, etc. You decide whether to implement any financial planning recommendations. Financial planning engagements can be ongoing or project oriented and may include a written plan.

When providing consulting services, we may make investment recommendations, but you are responsible for deciding and implementing any such recommendations.

**For additional information about services we provide**, see Item 4 of our Form ADV Part 2A Brochure. **For information about separate brokerage services available**, see Form CRS for Private Client Services, LLC, a broker-dealer with which some of our advisors are affiliated. Both documents are available at [www.rbfadvisors.net](http://www.rbfadvisors.net).

### **Key questions to 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?

### **What fees will I pay?**

When providing portfolio management services, we charge an ongoing asset based fee assessed against your assets under management. Please keep in mind that the more of your assets we manage, the more you will pay in 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. Our fee is calculated and deducted directly from your account quarterly in advance. Our fee is separate from any other custodial fees or expenses, mutual fund or ETF expenses, taxes, or other fees charged by outside parties. Transactions fees may or may not be included depending on the features of your account and your agreement with your adviser.

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When providing non-management financial planning or consulting services, we also generally charge a fixed fee that we quote in advance based on the complexity of the project. The fee is due upon completion although half of which may be due upon engagement. Our financial planning fees are separate from any fees or expenses assessed by outside parties.

**For additional information about the fees we charge**, please see Item 5 of our Form ADV Part 2A Brochure and Item 4 of the Appendix at [www.rbfadvisors.net](http://www.rbfadvisors.net).

**Key questions to 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?

**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 may create some conflicts with your interests. You should understand and ask us about these conflicts because they may affect the investment advice we provide you. Here are some examples to help you understand what this means.

For example, we receive some non-monetary benefits from our custodian to whom we direct business and the receipt of these benefits is considered a conflict of interest. We also may encourage you to consolidate your assets with us to help us better manage your assets and better assess your financial situation, but this is also considered a conflict of interest because it can result in us receiving more fees. We feel however that although these conflicts may motivate us to encourage you to do business with us, they do not affect the investment advice we give.

**For additional information about our custodial arrangements**, please see Item 12 of our Form ADV Part 2A Brochure at [www.rbfadvisors.net](http://www.rbfadvisors.net).

**Key questions to 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 paid solely on fees assessed to clients, which may be adjusted by expenses and transaction costs. Our financial professionals do not receive economic benefits or other compensation from outside parties related to advisory services but may for investment sales when serving as a broker.

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

Yes. Visit [Investor.gov/CRS](http://Investor.gov/CRS) for a free and simple search tool to research us and our professionals.

**Key questions to ask your financial professional:**

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

**Where to go for additional information**

**Please visit our website at [www.rbfadvisors.net](http://www.rbfadvisors.net) or contact us at 314-997-1652 for a current copy of this summary, for our Form ADV Part 2 Brochure, or for additional information about our firm.**

**Key questions to 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 can I talk to if I have concerns about how this person is treating me?