



RINET COMPANY, LLC

Form CRS – Customer Relationship Summary

MARCH 2021

Item 1: Introduction

RINET is an *investment adviser* registered with the U.S. Securities and Exchange Commission (SEC). The fees charged by *investment advisory* and *brokerage* firms differ, and it is important that retail investors understand the differences. There are free and simple tools available at [Investor.gov/CRS](https://www.investor.gov/CRS) (<https://www.investor.gov/CRS>) where investors can research firms and financial professionals. The site also provides educational materials to assist in understanding investment advisors, broker-dealers, and investing.

Item 2: Relationships and Services

Conversation Starters:

What investment services and advice can you provide me? 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?

We are an investment advisory firm that provides asset management for retail investors and other clients. Our advisory services include Investment Advisory/Portfolio Management, Financial Planning/Consulting Services, Trust Administration and Trustee Services, and Personal Affairs Management.

RINET's Advisory Portfolio Management service engages in personal discussions with clients and prospective clients, to establish goals and objectives based on their particular circumstances, risk tolerance, time horizon, and investment constraints. Based on these discussions, RINET creates and manages a personal investment portfolio consistent with the client's objectives. RINET does not invest in individual securities, but instead develops several model portfolios that are built around third-party mutual funds, ETFs, separate account managers, fixed income, and alternative investments, as well as some private equity, real estate, and hard assets. We do not offer our own proprietary investment products. Client portfolios are reviewed quarterly to ensure compliance with your stated goals and objectives.

RINET generally manages accounts on a discretionary basis, with full authority over the purchase or sale of the investments, but will also manage your account on a non-discretionary basis, where you make the final decisions. Your Advisory Agreement will stipulate this part of the relationship.

The Financial Planning/Consulting recommendations are not limited to any specific product or service offered by a broker dealer or insurance company. All recommendations are of a generic nature. Any implementation of the financial plan or consulting advice is entirely at the client's discretion and each client may choose his/her own attorney, accountant, insurance agent, and/or investment adviser.

In certain cases, RINET employees will serve as a professional trustee as appointed by its wealth management clients.

RINET's personal affairs management is designed to assist clients in organizing and dealing with their personal and household financial affairs. Such services include bill pay, personal financial budgeting and recordkeeping, and financial education.

RINET's clients are typically high net worth individuals and families including their trusts and charitable entities. RINET's clients range from approximately \$500,000 to \$200,000,000 of investable assets. RINET has no required minimum for opening an account, but our target is an individual or family with \$5,000,000 or more of investable assets.

All of our relationship employees have at least a college degree and many have or are working on advanced degrees. In addition, our staff may hold the Chartered Financial Analyst (CFA), Certified Financial Planner (CFP), Certified Public Accountant (CPA) or Certified Financial Trust Adviser (CTFA) designation. These designations require rigorous study, comprehensive testing, and a continuing education requirement.

Additional Information about RINET's services can be found in Part 2 A Items 4,7,16 of our Firm Brochure, which is available at <https://adviserinfo.sec.gov/firmsummary>. Our Firm CRD # 106979.

Item 3: Fees, Costs, Conflicts, and Standard of Conduct

Conversation Starters:

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 for me? How might your conflicts of interest affect me and how will you address them?

3A: What fees will I pay?

RINET's fees for investment advisory services are charged quarterly in arrears, based on a percentage of assets under management as of a December 31st year-end valuation date. The fee schedule ranges from 0.35% to 1.00 % depending upon the amount of assets involved and the nature of the investment advisory services performed. The more assets you have in your advisory account, the more you pay RINET. The minimum annual fee required for this service is \$40,000. Clients may be charged a fee that is different from the minimum fee or fee schedule based upon individual client circumstances.

Financial Planning, Consulting, Trustee and Personal Affairs management fees are generally negotiable and vary dependent upon the scope and complexity of the engagement. Some fees for these services may be reduced or waived for clients who use RINET for investment advisory services.

In addition to RINET's advisory fees, clients are responsible for the fees and expenses charged by custodians and imposed by broker dealers, including, but not limited to, any transaction charges imposed by a broker dealer with which an independent investment manager effects transactions for the client's account(s).

You will pay fees and costs whether you have a gain or loss 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 more information regarding our fees and costs, please review Part 2A Item 5 of our Firm Brochure.

3B: What are your 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 must act in your best interest and not put our interests 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 since they may affect the recommendations and investment advice, we provide you.

For example, as a fee-only adviser, a conflict of interest may exist any time we recommend that you keep your assets under our management rather than remove your assets from our management. An example could be a simple instance of choosing between paying off a debt obligation or keeping funds in an investment account you selected us to manage.

3C: How do your professionals make money?

Our professionals are paid salaries, and receive bonuses based on the over-all profitability of the Firm and performance of their responsibilities. We do not receive commissions on any of the third-party investment products or financial planning products/services we recommend. Please see Part 2A Item 14 of our Firm Brochure for Other Compensation information.

Item 4: Disciplinary History

Conversation Starters:

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

The members of our firm have NO disciplinary history to disclose. For a free and simple search tool to research our financial professionals, please visit <https://www.investor.gov/home/welcome-investor-gov-crs>

Item 5: Additional Information

Conversation Starters:

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 this person is treating me?

You can find additional information about our firm's investment advisory services on the SEC's website at www.adviserinfo.sec.gov by searching CRD #106979. You may also contact our firm at 617-488-2700 to request a copy of this relationship summary (CRS), obtain other up-to-date information, and report any concerns you may have.