



Form CRS Customer Relationship Summary, June 12, 2020

Review Services, Inc. is registered with the Securities and Exchange Commission (SEC) as an Investment Adviser. Brokerage and investment advisory services and fees differ and it is important for you as a retail investor to understand the differences. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing.

What investment services and advice can you provide me?

We offer investment advisory services to retail investors, including consulting and asset management services. We generally manage your portfolio by allocating assets among various mutual funds, ETFs, stocks and bonds. As a general rule, we believe that investing is best suited to those who believe in a long-term buy-and-hold policy. Investment management is provided on a nondiscretionary basis, meaning that you make the ultimate decision regarding the purchase and/or sale of investments. That said, clients typically grant us discretionary authority over the selection of and amounts of securities to be bought and/or sold for some accounts, which allows us to be able to execute trades. You may impose restrictions on the securities or types of securities in which you would like us to invest. We monitor your account at least quarterly. We will offer you advice on a regular basis and contact you at least annually to discuss your portfolio. We have no minimum account size; however, there is a minimum fee of \$1,000 per quarter or \$4,000 annually for asset management services and we do require a negotiated down payment prior to beginning Consulting Services. RSI may negotiate or waive its fee or minimum at its discretion. We also require a negotiated down payment prior to beginning Consulting Services. We do not restrict our advice to limited types of products or investments.

We provide Consulting Services which include, but are not limited to, estate planning, financial and retirement planning, insurance, taxes, investment strategies, and analysis of a client's financial assets with recommendations for the selection and positioning of assets. The nature and scope of services are decided at contract signing. As services are provided, consideration is given to each client's risk tolerance, income needs and short and long term financial objectives and restrictions. Consulting Services result in a report being provided to a client which may be in writing if requested by the client. While services are being provided, clients are free to meet with one of us at any time.

After Consultation Services are provided, Clients decide which investment recommendations to accept and implement. Clients are also free to select any brokerage, insurance or other product provider to purchase (or sell) the investments, insurance, or other products discussed with us.

For additional information, please see our Form ADV Part 2A brochure Items 4 and 7, which is available online at: <https://adviserinfo.sec.gov/firm/summary/110277>.

Conversation Starters. Questions to Ask Us:

- 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?

We offer our services on a fee basis, which may include hourly and/or fixed fees, as well as fees based upon assets under management. We provide asset management services for an annual fee, which is negotiable and varies between 0.50% and 1.00% depending upon the market value of the assets under management. This fee may exceed 1.00% based on your account size and our minimum fee as stated previously. The more assets you have in your advisory account, the more you will pay us. Therefore, we have an incentive to increase the assets in your advisory account in order to increase our fees. Our fees are prorated and charged quarterly, in arrears, and typically automatically deducted from your account, which will reduce the value of your account.

We charge a flat fee for Consulting Services which varies from client to client. Fees are quoted in advance and based upon the complexity of advisory services requested, number of anticipated meetings and written reports, number of staff persons needed to complete a project and other factors. Prior to engagement, each client signs an agreement with us which sets forth the total fee for services. A negotiated down payment is due upon signing the Consulting Agreement with the balance due after services are provided.

We may also charge an hourly rate which will vary from \$100 to \$300 per hour. A negotiated down payment based upon the estimated number of hours per project is determined in advance of services being provided. After an initial analysis of the client's financial situation and needs is performed and an initial plan provided to a client, we make available continuing asset management services, on an asset-based fee basis, designed to continue the advisory relationship to implement and monitor advice initially provided.

The broker/dealer that holds your assets may charge you a transaction fee when we buy or sell an investment for you. These transaction fees are in addition to our fees. You may also pay charges imposed by the broker-dealer for custodial fees, account maintenance fees, fees related to mutual funds and variable annuities, and other product-level 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 our Form ADV Part 2A brochure Items 5, 12, and 18, which is available online at: <https://adviserinfo.sec.gov/firm/summary/110277>.

- 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?

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 you. Here are some examples to help you understand what this means.

We recommend that you establish an account with a third-party independent custodian. We receive research products and services from the custodian to assist us in the performance of our investment decision-making responsibilities. These arrangements present a conflict of interest in that we have a financial incentive to recommend that you maintain your account with the custodian for the availability of these products and services and not solely on the nature, cost, or quality of custody and brokerage services provided by the custodian.

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

For additional information, please see our Form ADV Part 2A brochure Items 5, 10, and 12, which is available online at: <https://adviserinfo.sec.gov/firm/summary/110277>.

How do your financial professionals make money?

Our financial professionals are compensated by a salary based on their duties and the revenue our firm earns from its consulting and asset management services.

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

No, our firm or financial professionals do not have any legal or disciplinary history. Visit investor.gov/CRS for a free and simple search tool to research us and our financial professionals.

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

For additional information about our services, you may visit the SEC's website at adviserinfo.sec.gov by searching CRD #110277. If you would like additional, up-to-date information or a copy of this disclosure, please contact our firm at (262) 784-9690.

- 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?