

## Customer Relationship Summary (Form CRS)

March 18, 2024

### Item 1: Introduction

Roble, Belko and Company is registered with the United States Securities and Exchange Commission (SEC) as an Investment Adviser.

Please be aware that Brokerage and investment advisory services and fees differ and it is important for you, the retail investor, to understand the difference. Free and simple tools are available to research firms and financial professionals are available at [www.investor.gov/CRS](http://www.investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers and investing.

### Item 2: Relationships and Services

“What investment services and advice can you provide me?”

As a registered investment advisor Roble, Belko and Company offers investment advisory services to retail investors.

We provide comprehensive advice to clients with regards to asset mix, investment style mix, and individual security selection for investment purposes. Roble, Belko and Company manages accounts on a discretionary basis which allows us to decide the type and amount of securities to be bought or sold in your account, without consulting you first. We also offer financial planning services such as retirement and philanthropic planning. Our advisory services are based on each investor’s specific needs.

On a regular and ongoing basis, we will review your accounts to assure conformity with your agreed upon investment guidelines.

Roble, Belko and Company has a minimum account size of \$3 million but may use its discretion to accept lesser amounts.

For Additional information, please refer to Items 4 and 8 of our Form ADV Part 2A disclosure. A copy of the full disclosure can be found by clicking here <https://adviserinfo.sec.gov/firm/brochure/123286>.

### Item 3. Fees, Costs, Conflicts and Standard of Conduct

“What fees will I pay?”

You will pay fees for investment advisory services based on a percentage of their assets under management with us. For other services such as risk management hedging or investment consulting, investors will pay either a fixed annual fee or an asset-based fee. At our discretion, investors may pay a minimum fee if their accounts total less than \$3 million.

In addition to advisory service fees, you will be subject to other fees and expenses. Depending upon the service provider, you will incur brokerage and transactional fees such as custodial fees, brokerage commissions, mark-ups and mark-downs in the price of the security, ordinary fees charged by mutual funds, interest charges, administrative fees, or wire transfer

#### **Questions to Ask Us:**

- *Given my financial situation, should I choose an investment advisory service?*
- *How will you choose investments to recommend to me?*
- *What is your relevant experience, including your licenses, educations, and other qualifications? What do these qualifications mean?*

fees. These fees vary dependent upon the service provider chosen or the funds selected. Roble, Belko and Company does not accept compensation for the sale of securities or other investment products. We do not accept asset-based sales charges or service fees from the sale of mutual funds.

**Questions to Ask Us:**

- *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?*

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 see Item 5 of our Form ADV Part 2A brochure. A full copy of the brochure can be found here <https://adviserinfo.sec.gov/firm/brochure/123286>.

“What are your legal obligations to me when providing recommendations? How else does your firm make money and what conflicts of interest do you have?”

When we provide you with a recommendation, we must 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. You should understand and ask us about these conflicts because they can affect the recommendations, we provide you. Here is an example to help you understand what this means. Because we charge an asset-based fee, the more assets in your advisory account, the more you will pay in fees. Therefore, we have an incentive to encourage you to increase the assets in your account.

**Questions to Ask Us:**

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

“How do your financial professionals make money?”

Our compensation approach for financial professionals is structured as salary with a discretionary bonus. It is based on the firm’s revenue received from the assets under management of our investors. Our financial professionals do not receive any forms of compensation from product sales or commissions.

Item 4. Disciplinary History

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

Yes, one financial professional at Roble, Belko and Company has a previous disciplinary event. This event occurred in 2002 while employed by another firm. For additional information regarding this matter, please see Item 9 of our Form ADV Part 2A brochure. A full copy of the disclosure can be found here <https://adviserinfo.sec.gov/firm/brochure/123286>.

**Questions to Ask Us:**

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

Please visit [www.investor.gov/CRS](http://www.investor.gov/CRS) for a free and simple search tool to research us and our financial professionals.

Item 5. Additional Information

You may find additional information about our firm and services at <https://roblebelko.com/> or on the SEC website at <https://adviserinfo.sec.gov/firm/summary/123286>. You may call us at (724) 935-4990 to request up-to-date information and a copy of the relationship summary.

**Questions to Ask Us:**

- *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?*