

## RS Crum, Inc.

### Client Relationship Summary (Form CRS) –March 15, 2023

RS Crum, Inc. (“RSCI”, “Firm,” “we,” “us,” or “our”) is an investment adviser registered with the U.S. Securities and Exchange Commission. Brokerage and investment advisory services and fees differ and it is important for the retail investor to understand the difference. 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?

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RSCI offers Investment Advisory Services to retail clients on a fee-only basis. We offer advice to our clients regarding asset allocation and the selection of investments on a discretionary basis, limited only by the client’s individual circumstances, needs and any restrictions imposed by the client. In limited circumstances, we do provide non-discretionary services. This means that you will be responsible for the decisions regarding the sales and purchases of investments. We primarily utilize mutual funds and exchange traded funds (ETFs), and may additionally utilize individual stocks, publicly traded REITs and bonds in particular client situation. We monitor our clients’ accounts continually and at least on a quarterly basis. We do not have a minimum account size for our investment management services although there may be a minimum fee.

We offer Wealth Planning Services as part our Investment Advisory Service offering. It includes providing recommendations and planning for specific issues broached by our clients such as retirement planning, income tax planning and education planning. We help implement the plan as requested by our clients.

RSCI does provide Investment Advisory Services and Financial Planning Services on a limited engagement basis at our discretion. A limited engagement does not include the follow up, monitoring or review of future financial activities.

For additional details regarding the types of investment services and advice available to you, please see Item 4 and Item 7 of our Form ADV Part 2A at the following link: [adviserinfo.sec.gov/firm/summary/158621](https://adviserinfo.sec.gov/firm/summary/158621)

#### Conversation Starters:

- *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 licenses, education, and other qualifications? What do these qualifications mean?*

#### What fees will I pay?

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We offer investment management services on a fee-only basis. Fees are negotiable and are charged on a fixed, flat fee (retainer) or on a percentage of the total assets under management. On a percentage of total assets basis, the more assets in your account, the more fees you will be paying, so we have an incentive for you to increase the assets in your account. Depending on the amount of assets managed, fees range from 0.6 – 1.00% annually; accounts may be subject to a minimum quarterly fee. Fees and/or minimums may be negotiated or waived at our discretion.

Fees will be calculated at the beginning of each (3 month) quarter period based on the market value of assets in the account on the last business day of the previous quarter. If a client requests extraordinary planning services, RSCI may charge separately for those services at an additional agreed upon fee. RSCI will contact the client in advance if additional charges will apply. You may also pay additional fees such as brokerage commissions, sub-adviser fees, custodial fees, and charges imposed by a mutual fund or ETF.

*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 more detailed information regarding the fees and costs you are paying please visit the Form ADV Part 1 Item 5.E or Form ADV Part 2A Item 5 and Item 6 at the following link: [adviserinfo.sec.gov/firm/summary/158621](https://adviserinfo.sec.gov/firm/summary/158621)

#### Conversation Starter:

- *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 advisor? How else does your firm make money and what conflicts of interest do you have?

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

When we maintain a minimum amount of client assets at certain brokers, we receive services from the broker at no cost to us. These services may include software and other technology that provide access to client account data (such as trade confirmations and account statements), facilitation of trade execution, providing research pricing information and other market data, assisting with back-office functions, recordkeeping and client reporting. This is a conflict of interest because it incentivizes us to encourage clients to maintain assets at certain brokers when they may pay lower fees elsewhere.

For additional details regarding potential conflicts of interest for RSCI, please see Item 11 and Item 14 of our Form ADV Part 2A at the following link: [adviserinfo.sec.gov/firm/summary/158621](https://adviserinfo.sec.gov/firm/summary/158621)

#### Conversation Starter:

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

How do your financial professionals make money?

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Our employees are compensated through an annual salary with bonuses. For some employees, a bonus is based on the amount of a client's first year fee. This creates an incentive to charge a higher fee.

For additional details regarding other compensation of our financial professionals, please see Item 14 of our Form ADV Part 2A at the following link: [adviserinfo.sec.gov/firm/summary/158621](https://adviserinfo.sec.gov/firm/summary/158621)

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

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No. For a free and simple tool to research us and our financial professionals go to [Investor.gov/CRS](https://Investor.gov/CRS).

#### Conversation Starters:

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

#### Additional Information:

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For additional information regarding our firm or advisory services, please visit the IAPD website to view a copy of our Form ADV. Retail investors can always find a copy of our Form CRS at [rscrum.com](https://rscrum.com) or by calling the following phone number: (949) 428-9696.

## EXHIBIT OF CHANGES

### RS Crum, Inc.

Client Relationship Summary (Form CRS) – ~~March 25, 2022~~ March 15, 2023

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