



## Form CRS – Client Relationship Summary

March 30, 2022

### Introduction

Royal Capital Wealth Management, LLC (“RCWM”) is registered with the Securities and Exchange Commission as an investment adviser. Brokerage and investment advisory services and fees differ and it is important for you 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?

The firm provides financial advice to individuals, trusts, foundations, endowments, and corporations. RCWM does not impose a minimum account size or require clients pay a minimum fee. RCWM's focus is on providing comprehensive financial planning and asset management services to clients in accordance with each individual client's needs. RCWM does not offer financial planning as a standalone service. When we perform asset management services, we will do so on a discretionary basis. In most cases, RCWM will have had multiple discussions with clients to guide these decisions to ensure they are within the client's investment objectives. This means that while we will continue an ongoing relationship with each client, being involved in various stages of their lives and decisions to be made, we will not seek specific approval of changes to client accounts. Because we take discretion when managing accounts, clients engaging us will be asked to execute a Limited Power of Attorney (granting us the discretionary authority over the client accounts) as well as an agreement that outlines the responsibilities of both the client and RCWM.

RCWM will gather client investment objectives and information through both a risk assessment questionnaire and client dialogue and from there provide a deliverable to the client recapping the information gathered for investment purposes. Advisory services are tailored to the specific needs of an individual client. Clients may place reasonable restrictions on the management of assets, including specific securities or types of securities. However, clients should understand that significant restrictions cannot only decrease the ability of RCWM to meet the client's goals, but also increase the costs associated with managing the client's portfolio. The majority of the investments directly managed by RCWM will be in cash or cash-like instruments, mutual funds, individual equities, and ETFs designed for maximum liquidity and low cost.

For more detailed information, please refer to our Disclosure Brochure, the ADV Part 2A, under Item 4 Advisory Business and Item 7 Types of Clients available by [clicking here](#).



**“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?

All clients will be required to execute a written agreement that will describe the type of services to be provided and the fees, among other items.

Generally, fees vary from 0.01% to 1.50% per annum of the market value of a client's assets managed by RCWM. Please Refer to the Fee Schedule below. Fees are negotiable, and the fee range stated is a guide. Some accounts may pay fees lower than the stated fee range. The fee chosen within that range is determined in part by the nature of the account, including the size of the account, complexity of asset structures, the nature of the ongoing financial analysis needed for that particular client, the complexity of the portfolio, and other factors that would be dependent upon the specific client. Investment advisory fees will be debited directly from each client's account. The advisory fee is paid quarterly in advance, and the value used for the fee calculation is the last business day of the previous quarter.

There are several other fees that can be associated with holding and investing in securities. Clients are responsible for fees including transaction fees for the purchase or sale of a mutual fund and commissions for the purchase or sale of a stock or bond. Mutual fund expenses are not included in management fees because they are deducted from the value of the shares by the mutual fund manager. RCWM does not accept compensation for the sale of securities or other investment products, including asset-based sales charges or service fees from the sale of mutual funds. 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 specific information regarding our fees, please refer our Disclosure Brochure, the ADV Part 2A under Item 5 Fees and Compensation available by [clicking here](#).




**“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. For example, because our fee is based upon the total assets within an account we have a conflict of interest to take riskier positions within client portfolios to increase assets and therefore, our fee.

Depending on a client's given circumstances, we may recommend that a client rollover retirement plan assets to an Individual Retirement Account (IRA) managed by us. As a result of a rollover, we may earn fees on those accounts. This presents a conflict of interest, as we have a financial incentive to recommend that a client roll over retirement assets into an IRA we will manage. When we provide investment advice to you regarding your retirement plan account or individual retirement account, we are fiduciaries within the meaning of Title I of the Employee Retirement Income Security Act and/or the Internal Revenue Code.

For more specific information regarding our fees, please refer our Disclosure Brochure, the ADV Part 2A under Item 5 Fees and Compensation available by [clicking here](#).


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

**How do your financial professionals make money?**

Financial professionals of RCWM are paid a fixed salary and may receive discretionary bonuses based portion of the annual performance of the firm. Financial professionals are not rewarded sales bonuses and do not receive sales commissions.


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

Yes. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://www.investor.gov/CRS).

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

**Additional Information**

Additional information about our investment advisory services can be found by [clicking here](#). A copy of our *relationship summary* can also be requested by calling (866)729-6552 or by [clicking here](#).

 ***“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?”***

 **= Conversation starter. Consider asking your financial professional these questions.**