

RIVER CITY WEALTH MANAGEMENT CLIENT RELATIONSHIP SUMMARY MARCH 2023

RCW Management, LLC, dba [River City Wealth Management](#) (“we,” “us,” “our” “firm”) is registered with the [U.S. Securities and Exchange Commission](#) (“SEC”) as an Investment Adviser. Brokerage and investment advisory services and fees differ. It is important for a retail investor to understand the differences. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](#), which also provides educational materials about broker-dealers, investment advisers, and investing.

WHAT INVESTMENT SERVICES AND ADVICE CAN YOU PROVIDE ME?

River City Wealth Management offers investment advisory services to retail investors, including financial planning and wealth management. We manage products, including mutual funds, exchange-traded funds, equities, and fixed income securities. Under a Wealth Management Agreement, our service includes ongoing monitoring of your investment portfolio. We manage accounts on a discretionary basis. Discretionary management means that we will be authorized by you to make investment decisions, and we will buy and sell the securities we have recommended to you. River City Wealth Management does not limit its recommendations and investment services to proprietary products or specific types of securities. River City Wealth Management does not require an account minimum to engage our services. For more detailed information about our services, refer to our [Form ADV 2A brochure](#).

QUESTIONS TO ASK YOUR FINANCIAL PROFESSIONAL

- *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?

Description of Principal Fees and Costs: River City Wealth Management receives fee-only compensation. You will pay a fee for our services based upon the type of service you receive. This can include asset- based fees, fixed fees, and hourly fees. Any fees paid and the frequency charged will be agreed upon by you when contracting with River City Wealth Management for investment advisory services.

Fixed fee – the fee is a set amount, charged either one-time or on an ongoing basis. An example of a fixed fee includes the \$1,000 fee for the initial analysis of the client’s current portfolio and the subsequent recommendations that are delivered to you at the beginning of the relationship between you and River City Wealth Management.

Asset- based fee – the fee is a percentage of all assets in your account, charged on an ongoing basis. On-going wealth management and planning fees are calculated based on the value of the assets under management in the client’s account. Assets Under Management fees typically range from 1.00% to 1.50% annually. Retail Investors are billed in advance on a quarterly basis. The more assets a retail investor’s advisory account holds, the more an investor will pay in fees. Therefore, we may have an incentive to encourage the investor to increase the assets in their account.

Hourly fee – the fee is a set amount and based upon the aggregate number of hours of service provided. River City Wealth Management charges an hourly fee which ranges from \$250 to \$500 per hour for financial planning services. Financial planning services generally range from \$500 to \$10,000, depending on the services’ complexity, level, and scope. Fees may be negotiated based on the nature of the services being provided and the complexity of each client’s circumstances.

Description of Other Fees and Costs: All fees paid to River City Wealth Management are separate and distinct from the fees and expenses that other advisors may charge (including separate account managers, mutual funds and/or ETFs), custodians, banks, and brokers. Other fees charged to you that are related to your account are fees to the custodian and broker, fees related to mutual funds, ETFs, transactional fees, and product-level fees.

Additional Information: 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

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costs you are paying. The fees for investment advisory services are described in further detail in our firm's ADV, in particular, [Part 2A brochure, Items 5.A., B., C., and D.](#)

QUESTIONS TO ASK YOUR FINANCIAL PROFESSIONAL

- *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 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.

When you are charged an asset-based fee, the more assets there are in your account, the more you will pay in fees. Therefore, it will benefit River City Wealth Management to recommend that clients increase their accounts' assets, and make IRA rollovers from 401(k) plans to accounts managed by us.

For more detailed information regarding conflicts of interest, please see our [Form ADV, Part 2A brochure](#).

QUESTIONS TO ASK YOUR FINANCIAL PROFESSIONAL

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

HOW DO YOUR FINANCIAL PROFESSIONALS MAKE MONEY?

Our financial professionals are paid a salary and other non-cash compensation in the form of an employee benefits package. Our financial professionals can earn a bonus and additional compensation based on exceptional client service, retaining client relationships, developing new client relationships and the financial results of the firm. Other factors that affect how much our financial professionals are paid include: the amount of client assets they service; the revenue received for financial advisory service conducted by the financial professional; and the time and complexity required to meet a particular clients' financial needs and objectives.

DO YOU OR YOUR FINANCIAL PROFESSIONALS HAVE LEGAL OR DISCIPLINARY HISTORY?

No. Please see Investor.gov/CRS for a free search tool to research River City Wealth Management and our financial professionals.

QUESTIONS TO ASK YOUR FINANCIAL PROFESSIONAL

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

ADDITIONAL INFORMATION

You may also find additional information about River City Wealth Management and your financial professional on the SEC's Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov. Please call us at (904) 374-9098 for up-to-date information about our services or to request a copy of our relationship summary.

QUESTIONS TO ASK YOUR FINANCIAL PROFESSIONAL

- *Who is my primary contact person?*
- *Is he or she a representative of an investment adviser?*
- *Who can I talk to if I have concerns about how this person is treating me?*