

June 2025

Rothwell Investment Advisors, LLC (referred to as “RIA,” “we,” or “us”) 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 to understand these 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?

We offer investment advisory services to retail investors. We provide Wealth Management Services, which combine Asset Management and Financial Planning.

Asset Management: We will offer you Asset Management on a regular basis. We will discuss your investment goals, design with you a strategy to achieve your investment goals, and regularly monitor your account. We will monitor your account on a discretionary basis (we can buy and sell investments in your account without asking you in advance) and on a non-discretionary basis (you make the ultimate decision regarding the purchase or sale of investments). We do not limit advisors to proprietary products or a limited menu of products and types of investments. This service will continue pursuant to the terms of the executed Advisory Agreement.

Financial Planning: Services will be provided to you as part of our Wealth Management services at no extra charge. Financial Planning may include, but are not limited to, a review of investment accounts, including reviewing asset allocation and providing repositioning recommendations; strategic tax planning; a review of retirement accounts and plans that have recommendations; a review of insurance policies and recommendations for changes, if necessary; one or more retirement scenarios; estate planning review and recommendations; and education planning with funding recommendations. We do not have a minimum account size requirement for Wealth Management Services.

Additional information about our investment advisory services is available in our Form ADV Part 2A, which can be found by visiting <https://adviserinfo.sec.gov/firm/summary/337504>.

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

What fees will I pay?

We charge an asset-based advisory fee that is a percentage of your account, including your cash holdings. Our fees are negotiable. We charge advisory fees quarterly in advance, and you pay us this fee even if there are no transactions in your account. We have an incentive to increase the value of your account over time, which will increase our fees over time. The asset-based fees you will pay for our wrap fee program will include most transaction costs and fees to a broker-dealer or bank that has custody of these assets, and therefore are higher than a typical asset-based advisory fee. You will also pay fees to a broker-dealer or bank that will hold your assets (called “custody”). You pay our advisory fee even if there were no transactions within the account.

You may also pay fees and costs applicable to common categories such as custodian fees, account maintenance fees, fees related to mutual funds, and 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.

Additional information about fees and expenses is available in our Form ADV Part 2A, which can be found by visiting <https://adviserinfo.sec.gov/firm/summary/337504>.

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 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.

Certain of our financial professionals are also registered representatives of a broker-dealer that also serves as the custodian of your advisory assets. These financial professionals may offer securities and receive commissions when doing securities transactions, separate from offering investment advice through us. This is a conflict of interest if the financial professional recommends that you invest in a security that results in a commission being paid to the financial professional.

There is a conflict of interest regarding rollovers if you are a participant in an employer-sponsored retirement plan and request help from us when deciding whether to liquidate and withdraw funds from your plan and rollover the proceeds into an IRA. A conflict exists because we will only be compensated if you rollover the proceeds into an account that we manage. Therefore, we have a financial incentive to recommend one option over another.

Additional information about our conflicts of interest is available in our Form ADV Part 2A, which can be found by visiting <https://adviserinfo.sec.gov/firm/summary/337504>.

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 revenue is from the advisory fees we collect each quarter. Our financial professionals are paid a portion of the advisory fees we collect for the accounts that they service, and some financial professionals also receive a fixed salary. They also receive a discretionary bonus based on the profitability of our firm. Our financial professionals may also receive additional non-cash compensation from product sponsors such as: gifts valued at less than \$100 annually, an occasional dinner or ticket to a sporting event, or reimbursement for educational meetings, marketing, or advertising initiatives.

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

No. You may visit [Investor.gov/CRS](https://investor.gov/CRS) for a free and simple search tool to research us and our financial professionals.

QUESTIONS TO ASK YOUR FINANCIAL PROFESSIONAL:

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

Additional information

To find additional information about AFA, such as a full copy of the ADV Part 2, and to request a copy of the Customer Relationship Summary, please go to <https://adviserinfo.sec.gov/firm/summary/337504>. If you would like to request up-to-date information as well as a copy of the relationship summary, please contact us via phone at (978) 387-9997.

QUESTIONS TO ASK YOUR FINANCIAL PROFESSIONAL:

- 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?