

Geiger Group Wealth Management

Client Relationship Summary – September 2026

RM 26, Inc., operating under the “doing business as” name of Geiger Group Wealth Management, is an investment adviser registered with the U. S. Securities and Exchange Commission. Investment advisory and brokerage services and fees differ; therefore, 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://www.investor.gov/crs), which also provides educational materials about investment advisers, broker-dealers, and investing.

What investment services and advice can you provide me?

We offer investment advisory services to retail investors, including asset management and financial planning. As part of our standard services, we monitor our clients’ portfolio holdings and the overall asset allocation strategy on at least a quarterly basis or when conditions warrant a review. Factors that trigger reviews include specific client request, changes in market conditions, a change in your goals and objectives, a change in employment, or a change in recommended asset allocation weightings.

We offer our asset management services on a discretionary basis. Discretionary asset management allows us the limited authority to buy and sell investments in your account without asking you each time a transaction is placed. Our level of authority is determined at the beginning of our relationship with you in our advisory agreement but can be changed upon request.

We provide investment recommendations and construct portfolios using a wide array of securities types to meet the investment objectives of clients. We do not have any minimum requirements for opening or maintaining accounts for retail investors.

For additional information, please see our Form ADV Part 2A (with special emphasis on Items 4, 7, and 16) which can be found on the SEC website at adviserinfo.sec.gov. The firm CRD number is 343752.

Conversation Starters – Ask Your Financial Professional:

Given my financial situation, should I choose investment advisory services? 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?

Principal Fees: We are compensated for providing the investment advisory services by charging an ongoing asset-based fee that ranges up to 1.50% per year depending on the type and complexity of the investment management strategy employed as well as the size of the account or overall client relationship. The fee is payable monthly in advance. The fee is calculated based on the value of portfolio assets of the account managed by the Advisor as of the opening of business on the first business day of each month. Financial planning services are available to advisory clients and are included in the negotiated asset-based fee at the outset of the engagement. With the asset-based fee, the more assets there are in your advisory account, the more you will pay in fees, and we may therefore have an incentive to encourage you to increase the assets in your account.

Other Fees and Costs: Geiger Group Wealth Management’s fees are exclusive of brokerage commissions, transaction fees, and other related costs and expenses which shall be incurred by the client. Clients may incur certain charges imposed by custodians, brokers, third party investment and other third parties such as fees charged by managers, custodial fees, odd-lot differentials, transfer taxes, wire transfer and electronic fund fees, and other fees and taxes on brokerage accounts and securities transactions. Mutual funds and exchange traded funds also charge internal management fees, which are disclosed in a fund’s prospectus. These fees will generally include a management fee and other fund expenses. All fees paid to Geiger Group Wealth Management for investment advisory services are separate and distinct from the fees and expenses charged by mutual funds and ETFs to their shareholders.

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

Geiger Group Wealth Management

fees and costs you are paying. More detailed information about our fees and costs are included in our Form ADV Part 2A (Item 5).

Conversation Starter – 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.

Geiger Group Wealth Management and its Investment Advisor Representatives (IARs) are allowed to invest for their own accounts in the same securities that we recommend or acquire for your account, and may engage in transactions that are the same or different than transactions recommended or made for you. This creates a conflict of interest that we attempt to mitigate by maintaining a Code of Ethics and compliance program that sets forth a standard of conduct that must be adhered to by all Geiger Group Wealth Management personnel. IARs of Geiger Group Wealth Management are licensed insurance agents and can sell life, accident and other lines of insurance. In their capacity as insurance agents, the IARs will be able to purchase insurance products for clients in need of such services and will receive separate, yet typical commission compensation for the purchase of those products. While the IARs endeavor at all times to put the interest of the clients first, the receipt of additional compensation itself creates a conflict of interest. Clients are under no obligation to purchase insurance products through Geiger Group Wealth Management's IARs. **These arrangements and additional information about other conflicts of interest are discussed in more detail in our Form ADV Part 2A.**

Conversation Starter – 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 IARs are compensated through the receipt of a portion of revenue we receive for the advisory services we provide. The portion paid to your IAR generally does not vary based on the type of investments that are recommended. However, as described above, IARs of the firm are also licensed insurance agents, and when acting in these capacities, will earn commissions in addition to Geiger Group Wealth Management's advisory fees.

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

No – Neither the Firm nor our financial professionals have a disciplinary history. We invite you to visit [Investor.gov/CRS](https://www.investor.gov/CRS) for a free and simple search tool to research our firm and financial professionals.

Conversation Starter – Ask Your Financial Professional:

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

We encourage you to seek out additional information about our investment advisory services in our Form ADV Brochure on [Investor.gov](https://www.investor.gov) or adviserinfo.sec.gov (CRD #343752). Alternatively, you can call Geiger Group Wealth Management at (703) 855-3990 to speak with us directly to request up-to-date information and request a copy of the relationship summary.

Conversation Starters – 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?