

# RMC Investment Advisors

## Form CRS – Client Relationship Summary June 2020

*RMC Investment Advisors is registered with the Securities and Exchange Commission as an investment adviser and, as such, we provide advisory services rather than brokerage services. Brokerage and investment advisory services and fees differ and it is important for you, our client, to understand the differences. There are free and simple tools available to research firms and financial professionals at [www.Investor.gov/CRS](http://www.Investor.gov/CRS), which also provides education materials about broker-dealers, investment advisers, and investing.*

### What investment services and advice can you provide me?

We offer financial planning and investment management services to its retail clients. We will work to know you and your complete financial picture in order to develop personalized strategies to meet your goals and needs. Our discussions will establish your financial plan and Investment Policy Statement, which outline your asset allocation, investment preferences, risk tolerance and cash flow needs.

**Account Monitoring:** We monitor all client accounts on an ongoing basis, with an in-depth review performed at least annually. The review is performed to ensure adherence to the client's Investment Policy Statement, as well as to address any change in market conditions, investment thesis or a client's personal or financial situation.

**Investment Authority:** We manage most client portfolios on a fully discretionary basis; thus, *we will decide* which investments to buy or sell for your account without prior approval. We are granted discretionary authority under the terms of a Discretionary Investment Management Agreement, which is executed by you and our Firm. You may limit/restrict our discretionary authority (for example, limiting the types of securities that can be purchased or sold for your account) by indicating those restrictions in your Investment Policy Statement. We manage some accounts on a non-discretionary basis, thus requiring prior approval or requesting to be advised before trade execution, but only on a limited basis. You have an unrestricted right to decline to implement any advice provided by us on a non-discretionary basis.

**Investment Offerings:** We offer advice on the following types of investments or products: equity securities, corporate debt securities, commercial paper, certificates of deposit, municipal securities, United States government securities, money market funds, REITs, structured notes and ETFs. As we construct customized portfolios, we typically do not recommend mutual funds to our clients but will advise on legacy mutual fund positions.

**Account Minimums and Requirements:** We generally require a minimum account size of \$500,000 in assets to open and maintain an advisory account, which may be waived in our discretion.

*Additional information about our advisory services is in Item 4, 7, 13 and 16 of our Firm Brochure (ADV Part 2A), available online here: <https://adviserinfo.sec.gov/firm/summary/10467>.*

### ***Key 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?

We charge an asset-based fee, which is payable quarterly in arrears based on a percentage of assets under management. This fee will automatically be deducted directly from your account with your authorization, although you may elect to having the billing sent directly to you for payment. Since the fees we receive are asset-based (i.e.

based on the value of your account), we have an incentive to increase your account value in order to increase our compensation. This can create a conflict for those accounts holding illiquid or hard-to-value assets. Our asset-based fee is the only fee charged by or paid to our Firm. Other common fees that may be applicable to clients include: custodian fees, fees related to mutual funds and exchange-traded funds, and other product-level fees associated with your investments.

***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 our fees is in Item 5 of our Firm Brochure (ADV Part 2A), available online here: <https://adviserinfo.sec.gov/firm/summary/10467>.

***Key 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.

- We have a long-standing relationship with two savings banks who may elect to refer a client to us for discretionary portfolio management, for which we pay a referral fee.

Additional information about our conflicts of interest is in Item 10 of our Firm Brochure (ADV Part 2A), available online here: <https://adviserinfo.sec.gov/firm/summary/10467>.

***Key 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 servicing your account(s) are compensated through a salary and bonus structure, with compensation being based on their individual performance.

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

No, our firm and our financial professionals currently do not have any legal or disciplinary history to disclose. Visit [Investor.gov/CRS](https://Investor.gov/CRS) for a free and simple research tool.

***Key Questions to Ask Your Financial Professional***

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

You can find additional information about our investment advisory services on the SEC's website at <https://adviserinfo.sec.gov/firm/summary/10467>. You may also contact us at 860-561-1245 to request a copy of this relationship summary and other information.