

RMR Wealth Advisors, LLC 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://www.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. Our services include Comprehensive Financial Planning, Portfolio and Cash Flow Management Services, Financial Coaching and Planning, Investment Manager Search and Monitoring, Retirement Plan Consulting and Family Office Services. We provide Investment Management Services through a Wrap Fee Program.

### Monitoring:

Under our Investment Management Services, your investment accounts will be monitored and reviewed regularly on at least a quarterly basis by our firm. We will provide advice to you regarding the investments and allocation of your accounts to ensure they are positioned appropriately based on your goals and objectives. We will provide you with a review of your financial situation as frequently as deemed appropriate (preferably at least once each year). If you are only engaging our firm in financial planning services, we will work with you to review your held away investment accounts that we provide advice to you on but will not be monitoring or reviewing those held away investment accounts, unless otherwise agreed upon as part of your financial planning engagement.

### Investment Authority:

Through our Investment Management Services, we maintain discretionary authority with respect to the purchase and sale of securities in your accounts managed by our firm. We do not require your prior authorization before placing trades in your account(s). RMR does not exercise discretion when providing Comprehensive Financial Planning Services; Financial Coaching, Planning and Specific Analysis Services; or Retirement Plan Consulting Services described in this brochure (unless under our wrap fee program).

### Account Minimums and other Requirements:

For portfolios supervised on a continuous, discretionary basis, RMR generally imposes an initial minimum asset value of \$250,000. However, we can waive the minimum depending upon the type of account, the kind of securities in your account, dollar value of securities, projected nature of trading and other services and the amount of work necessary to manage the account. Clients utilizing Family Office Services generally have a net worth of \$10,000,000 or higher. For **Additional Information** regarding the services we make available to you, please review [Item 4 of our Form ADV Part 2A](#).

### Ask your Adviser:

1. *“Given my financial situation, should I choose an investment advisory service? Why or why not?”*
2. *“How will you choose investments to recommend to me?”*
3. *“What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?”*

## What fees will I pay?

The amount of fees you pay to our firm and the frequency in which you are billed depends on the services being provided. Costs for the Portfolio and Cash Flow Management Services, Investment Manager Search and Monitoring Service, and the Family Office Service are under our Wrap Fee Program. We will deduct fees directly from your managed account (asset-based fees) on a quarterly basis. For Financial Coaching and Planning services, costs are generally either an on-going annual rate, a one-time fixed fee or based on a \$200 - \$4500 per hour project fee. A deposit of one-half the total fee, or \$500 may be due in advance, with the remainder billed at completion of the service. Retirement Plan Consulting can be paid under our Wrap Fee Program or as a percentage of total market value of assets in your Plan, paid quarterly.

Since we provide Investment Management through a Wrap Fee Program, asset-based fees associated with the wrap fee program will include most transaction costs and fees to your custodian that has custody of these assets. Typically, that

would result in fees higher than a typical asset-based advisory fee but we have chosen to keep our fees in line with other, non-wrap programs.

We are paid for investment management services based on a percentage of your managed account value. Therefore, the more assets there are in your advisory account, the more you will pay in fees, and we therefore have an incentive to encourage you to increase the assets in your account. This is a conflict of interest. However, we mitigate this conflict by adhering to our legal fiduciary duty to ensure that all recommendations and investment decisions we make are in your best interest. Since your assets are managed through a Wrap Fee Program, our fees are inclusive of transaction fees and other related costs and expenses which you may incur. Mutual fund and exchange-traded funds also charge internal management fees, which are disclosed in a fund's prospectus.

You will pay our fees 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.

*Ask your Adviser: "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 must 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."*

*Ask your Adviser: "How might your conflicts of interest affect me, and how will you address them?"*

### **Additional Information**

RMR has solicitation agreements with two entities. If you are introduced to RMR by a solicitor, RMR may pay that solicitor a referral fee. Any such referral fee will be paid solely by RMR and will not result in any additional charge to you. Some of the largest clients of RMR are also a managing director or part of the portfolio management team for the Artisan Fund's investment manager. RMR may recommend and purchase Artisan Funds for client accounts resulting in fee income to the Funds' manager. Since RMR receives substantial income from these clients, recommending the Artisan Funds creates a potential conflict of interest.

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

Our financial professionals are compensated on a salary basis and are not paid commissions based on the investment recommendations they make or the amount of firm revenue generated from their work.

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

Our firm's representatives have no legal or disciplinary information reported in Form ADV. We have one financial disclosure on Form U4. Visit [Investor.gov/CRS](http://Investor.gov/CRS) for a free and simple search tool to research our firm and our financial professionals.

*Ask your Adviser: As a financial professional, do you have any disciplinary history? For what type of conduct?*

**For additional information** about our services, visit our website [www.rmradvisors.com](http://www.rmradvisors.com) if you would like additional, up-to-date information or a copy of this disclosure, please call (608) 663-7676.

*Ask your Adviser: 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?*