

May 18<sup>th</sup>, 2020  
Robinson Smith Wealth Advisors, LLC  
A Registered Investment Adviser with the SEC

Brokerage and advisory services and fees differ. It is important for retail investors to understand the differences. Free and simple tools are available to research firms and financial professionals at <http://www.investor.gov/CRS>, which also provides educational materials about broker dealers, investment advisers, and investing.

**1. What investment services and advice can you provide me?**

We offer Financial Planning, Portfolio Management, and Advisors Selection. We primarily allocate your investment management assets among money market funds, mutual funds, exchange-traded funds, target date exchange-traded funds, closed-end funds, individual fixed income securities, stocks, options and structured notes. We also work with a number of clients interested in investing based on environmental, social, and governance criteria (“ESG”). We may also recommend that you authorize the active management of a portion of their assets by and/or among certain independent investment managers in accordance with your investment objective. In addition, we may recommend exchange funds to certain clients with concentrated stock positions or with target dates in mind to achieve a financial goal. We also provide advice about any type of investment held in your portfolios.

We monitor and review the account performance and your investment objectives, including assets being managed by an independent manager we recommend. For those clients to whom we provide investment management services, we monitor your portfolios as part of an ongoing process while regular account reviews are conducted on at least a quarterly basis.

If you have granted us discretion, we have the authority to make investment decisions without asking you for consent. In cases where you granted us non-discretionary authority, we do not have the authority to determine, without obtaining your specific consent as our client, the securities to be bought or sold, the amount of the securities to be bought or sold, broker or dealer to be used, or commission rates paid. In these instances, you have the ultimate decision regarding the purchase or sales of investments.

We do not have minimum account value requirements, however, some of the independent advisors we recommend do have account minimums. For more detailed information, please see [Items 4 and 7 of the ADV Part 2A](#).

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?

**2. What fees will I pay?**

[Item 5 of the Form ADV](#) has a detailed description of the fees and costs we charge you. We provide investment management services for an **ongoing annual fee** that is prorated and charged quarterly, in arrears. The investment management fee is based upon a percentage of the market value of the assets we managed on the last day of the previous quarter. Our investment management fees will not exceed 1% annually. If we recommend a third-party advisor, that advisors fees will be in addition to our own management fee. You may also need to pay your custodian or broker dealer some or all of the following: transaction fees, commissions, account maintenance fees, etc. Please see [Item 5 of the Form ADV](#) for a list of additional expenses. We have a conflict of interest due to the fact that 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.

For certain clients, we charge fixed fees for financial planning and consulting services. These fees are negotiable, but generally range from \$2,800 to \$50,000 on an annual fixed fee basis. On a limited basis, we will offer hourly planning and charge up to \$400 on an hourly basis, depending on the level and scope of the service(s) required and the professional(s) rendering the service(s).

**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.**

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?

### 3. 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.

- Our firm and persons associated with us are allowed to invest **for their own accounts or have a financial interest in the same securities or other investments that we recommend or acquire for your account**, and may own or transact in open ended mutual funds that are the same as or different than the funds recommended to or made for your account. This creates a conflict of interest.
- **Our receipt of non-cash benefits from Schwab and SPTC raises a conflict of interest.** These firms give us benefits including but not limited to software and support systems to help us better serve our clients.

**Our Firm will act in your best interest at all times.** We have established policies to mitigate any conflicts of interest. For more detailed information on our conflicts, [see Item 11 of the ADV](#).

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

### 4. How do your financial professionals make money?

Our owners receive a guaranteed payment and a % of our profits based on their ownership shares. Our advisor that is not an owner receives a salary. This advisor and one of the owners also receive a bonus based on a % of the profits and their individual performance. We do not compensate based on bringing in new business or selling clients certain products nor do we receive compensation from third parties.

### 5. Do your financial professionals have legal or disciplinary history?

No, visit [Investor.gov/CRS](http://Investor.gov/CRS) for a free and simple search tool to research our firm and our financial professionals.

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

For additional information on our advisory services, see our Form ADV brochure on IAPD on [Investor.gov](http://Investor.gov) or on (<https://adviserinfo.sec.gov/>) and any brochure supplement your financial professional provides. You can also request up-to-date information by calling us at (207) 874-9840 or by emailing us at [tdaigle@robinsonsmithwealth.com](mailto:tdaigle@robinsonsmithwealth.com).

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?