

# TRB Wealth Management, LLC

## Form CRS Customer Relationship Summary

### Introduction:

TRB Wealth Management, LLC (“TRB” and/or the “Firm”) is registered with the Securities and Exchange Commission (“SEC”) as an investment advisor. 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](http://investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisor, and investing.

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

TRB is a financial firm that provides investment advisory services and wealth counsel to individuals, families, trusts, estates, charitable organizations, small business owners, corporate cash management accounts, foundations, endowments, retirement, 401k and profit-sharing plans. The Firm offers clients investment portfolios based on their cash flow situation, tax considerations, tolerance for risk and time horizon. Depending upon the size and goals of each client’s portfolio, the Firm will invest client assets in bond accounts, mutual funds, exchange traded funds (ETFs), and private investment strategies (including private equity). TRB offers advisory services on a discretionary and non/discretionary basis, where the client makes the ultimate investment decision. TRB is a fiduciary and is required to always act in a client’s best interest. TRB does not sponsor or manage a wrap fee program, but the Firm does participate in Schwab’s and Fidelity’s Wrap Fee Programs as they relate to fees. The Firm typically requires a minimum asset level of \$100,000 for an account to be opened, invested and maintained at our firm.

**For additional information**, please see Form ADV, Part 2A Brochure (Items 4 and 8).

### Conversation Starters:

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?

TRB charges an asset-based fee on a sliding scale depending on the amount of assets under management for clients. This fee is calculated based on the reporting period ending value (e.g., last business day of the previous month) and are charged in advance. Fees may be negotiated on a case-by-case basis at the discretion of the Advisor. Our firm can select or recommend proprietary investment options for a portion of clients’ portfolios. Such investment vehicles pay their own management, transaction, performance, and administrative fees and expenses, and those fees and expenses are indirectly borne by the investors in those vehicles.



**For additional information on fees**, please see the Form ADV, Part 2A Brochure (Items 5, 6 and 8). Also consider disclosure on your ERISA 408(b) 92) disclosure.

**What are your legal obligations to me when acting as my investment advisor? How else does your firm make money and what conflicts of interest do you have?**

When we act as your investment advisor, we must act in your best interest, and we must not put our interests 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 affect the recommendations we provide you. The Firm addresses potential conflicts of interest by making full disclosure of any product relationships they have prior to making any investment recommendations and by adhering to written investment policies and strategies in recommending investments.

**For additional information**, please see the Form ADV, Part 2A brochure and other applicable documents.

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

Our Investment Advisor Representatives are paid an annual base salary, benefits and annual discretionary bonus that reflect the individual's contribution to overall firm goals and teamwork, as well as additional compensation based on the estimated first year revenue generated by new accounts. Base salary is paid regardless of investment products implemented in the account, the performance of the assets under management or the revenue generated. Personnel who are equity owners may also be compensated based on their equity ownership. This receipt of payment for new clients creates a conflict of interest and an incentive to encourage you to increase assets in your account as the employee's compensation may increase as assets in your account increase

**Do your financial professionals have legal or disciplinary history?** No, neither TRB nor any of its employees have any disciplinary history from any civil, regulatory or otherwise authorities. Visit [investor.gov/CRS](http://investor.gov/CRS) for a free and simple search tool to research us and our financial professionals.

**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?
- How might your conflicts of interest affect me, and how will you address them?
- As a financial professional, do you have any disciplinary history? For what type of conduct?

**Additional Information**

For additional information about our services, or if you would like up-to-date information or a copy of this disclosure, please contact Brian Cafferky at 844-221-8595 or via email at [bcafferky@trb.bank](mailto:bcafferky@trb.bank).