

# 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](https://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 fee-only 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 act in a client’s best interest at all times. TRB does not sponsor or manage a wrap fee program but the Firm does participate in Schwabs Wrap Fee Program as it relates 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 7 of Part 2A or Items 4.A. and 5 of Part 2A Appendix 1).

### 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 who utilize our model portfolios. An annualized asset-based fee that will be calculated based on the reporting period ending value (e.g., last business day of the previous month). Fees may be negotiated on a case-by-case basis at the discretion of the Advisor.



**For additional information**, please see the Form ADV, Part 2A brochure (Items 4 and 7 Part 2A or Items 4.A. and 5 of Part 2A Appendix 1). Also consider disclosure on your ERISA 408(b) 92 disclosure.

**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 advisor? How else does your firm make money and what conflicts of interest do you have?**

When we act as your investment advisor, 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 affect the recommendations we provide you. The Firm addresses potential conflicts of interest by not utilizing products, programs and private alternative investments in discretionary accounts, by making full disclosure of such relationships to the relevant clients 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.

**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?**

All Investment Advisor Representatives receive an annual salary. This compensation is received regardless of the performance of the assets under management. This eliminates any conflicts of interest that may exist by otherwise receiving a percentage of assets under management or participating in performance-based compensation arrangements.

**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-

- 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).

