



Relationship Summary

We are registered with the U.S. Securities and Exchange Commission as an investment adviser. Brokerage and investment advisory services 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 <http://investor.gov/crs>, which also provides educational materials about broker-dealers, investment advisers and investing.

What investment services and advice can you provide me?

Our firm offers investment advisory services, which are fully described in our Form ADV Part 2A (“Disclosure Brochure”). Our services include financial planning and investment consulting, and investment management services. As part of our standard services, we monitor investments that we manage on a continuous and ongoing basis, without limitation. If you engage us for financial planning or investment consulting without engaging us for investment management, then we would not review those recommendations on an ongoing basis unless otherwise agreed to. We accept discretionary and/or non-discretionary authority to implement the recommended transactions in client accounts. The level of discretion is determined in our agreement and there are no material limitations on the authority. For non-discretionary services, you make the ultimate decision regarding the purchase or sale of investments. We offer advice on client assets among various mutual funds, exchange-traded funds (“ETFs”), individual debt and equity securities, and independent investment managers. If you are eligible, we may also recommend privately placed securities (including investments in private funds such as real estate funds, hedge funds, and private equity funds). For our investment management services we can impose a minimum quarterly fee.

Additional information about our services can be found in Items 4, 5 and 7 of our Disclosure Brochure and available to all clients or by going here: <https://adviserinfo.sec.gov/firm/summary/286643>

Let’s discuss...

- *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 offer our services on a fee basis. We generally charge a fee based upon assets under management for investment management and wealth management services in the form of an annual fee that is prorated and charged quarterly, in advance. In some cases we may offer financial planning or investment consulting on a standalone basis without offering investment management services, in those cases we charge a one-time fixed fee.

In addition to the advisory fees paid to us, you also incur certain charges imposed by other third parties, such as broker-dealers, custodians, etc. These additional charges may include securities brokerage commissions, transaction fees, custodial fees, fees attributable to alternative assets, reporting charges, fees charged independent managers, margin costs, charges imposed directly by a mutual fund or ETF in a client’s account, as disclosed in the fund’s prospectus (e.g., fund management fees and other fund expenses), deferred sales charges, odd-lot differentials, transfer taxes, wire transfer and electronic fund fees, and other fees and taxes on brokerage accounts and securities transactions.

Since we offer our services on a fee basis, we will earn more money if there are more assets in your advisory accounts. Therefore we have an incentive to increase your assets in those accounts. 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 can be found in Item 5 of our Disclosure Brochure and available to all clients or by going here: <https://adviserinfo.sec.gov/firm/summary/286643>**

Let’s discuss... 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?



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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.

- **Third-Party Payments:** While we do not receive compensation from third parties when we recommend investments, our supervised persons or affiliates do recommend brokerage services or insurance products in their individual capacities. This results in an incentive for our supervised persons or affiliates to recommend those investments and potentially more frequent purchases.

Let's discuss... How might your conflicts of interest affect me, and how will you address them?

Additional information about our conflicts of interest can be found throughout our Disclosure Brochure and available to all clients or by going here: <https://adviserinfo.sec.gov/firm/summary/286643>

How do your financial professionals make money?

Our financial professionals are compensated based on the following factors and conflicts of interest:

- The amount of client assets they service.
- In certain cases and on a fully disclosed bases, they can receive commissions or other compensation from providing brokerage services or selling insurance products.

Additional information about our financial professionals can be found on their respective Form ADV Part 2 Brochure Supplements that you will be provided.

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

Yes, we or our financial professionals have a legal or disciplinary history. You can visit <http://investor.gov/crs> for a free and simple search tool to research us and our financial professionals.

Let's discuss... As a financial professional, do you have any disciplinary history? For what type of conduct?

You can find additional information about our services on our website at <http://revolvewealth.com> and in our Disclosure Brochure. To request a copy of this Relationship Summary and any of our other disclosure documents referred to in this document, please email us at info@revolvewealth.com or call us at (201) 373-2163.

Let's discuss... 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?