

**June 2, 2023: FORM CRS (CLIENT RELATIONSHIP SUMMARY)**  
**A SUMMARY OF YOUR ADVISORY RELATIONSHIP WITH RWM CAPITAL, LLC**

RWM Capital, LLC is registered with the Securities and Exchange Commission (SEC) as an investment adviser. Brokerage and investment advisory services and fees differ, and it is essential for you to understand these differences. Free and simple tools are available to research firms and our Financial Professionals at [Investor.gov/CRS](https://Investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing.

**ITEM 2 - RELATIONSHIPS AND SERVICES**

**WHAT INVESTMENT SERVICES AND ADVICE CAN YOU PROVIDE ME?**

RWM Capital, LLC offers investment advisory services to retail investors. Our principal services include financial planning, pension consulting and portfolio management. As part of our standard portfolio management services, we provide continuous and regular supervisory and/or management services with respect to your account(s). Portfolio management services are typically provided in conjunction with a sub-adviser. These other investment advisers are generally responsible for the research and security selection, we are responsible for the supervision of the account and direct interaction with the client, and the sub-adviser is responsible for day-to-day trading and other back-office operations. Our portfolio management services are offered on a discretionary basis. *Discretionary* authorization allows us to determine the specific securities, and the number of securities, to be purchased or sold for your account without your approval prior to each transaction. Discretion authorization also provides our firm the authority to delegate discretionary management services to other unaffiliated sub-advisers.

In general, we require a minimum of \$250,000 to establish a relationship with us. At our discretion, we reserve the right to waive this minimum. Our financial plans cover various topics including, but not limited to: Cash Flow Analysis, Tax Analysis and Planning, Retirement Analysis, Portfolio Analysis/Investment Planning, Insurance Analysis, Education Savings Analysis, and Estate Analysis. Typical pension consulting services are consultative in nature and do not include ongoing management of client assets.

**QUESTIONS TO ASK YOUR FINANCIAL PROFESSIONAL:**

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

**FOR MORE INFORMATION REFER TO OUR FIRM'S ADV PART 2A BROCHURE - ITEM 4, 7, 13 AND 16**

**ITEM 3 - FEES, COSTS, CONFLICTS, AND STANDARD OF CONDUCT**

**WHAT FEES WILL I PAY?**

Our Firm receives a fee as compensation for providing investment advisory services on your account. The investment management fee includes investment management supervision, trade entry, and other account maintenance and/or service activities. Our investment management fees are based on a percentage of the total account value. Our maximum annual investment advisory fee is 1.90%, based on an average daily balance of your account(s) and billed in arrears on a monthly basis. You pay this fee even if you don't buy or sell investments. The more assets in your advisory account, the more you will pay in fees, and therefore, the Firm has an incentive to encourage you to increase the asset value in your account. The custodian will charge transaction costs, custodial fees, redemption fees, retirement plan and administrative fees, or commissions. Our other Firm fees are billed as follows. Financial planning services are included in the investment management fee at no additional cost. For TPMM, fees and billing methods are included in your investment management fee. Fees for consulting services are negotiated on an hourly or fixed dollar amount.

**QUESTIONS TO ASK YOUR FINANCIAL PROFESSIONAL:**

- R* Help me understand how these fees and costs might affect my investments.
- R* If I give you \$10,000 to invest, how much will go to fees and costs, and how much will be invested for me?

**FOR MORE INFORMATION REFER TO OUR FIRM'S ADV PART 2A BROCHURE - ITEM 5**

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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. Asset-based fees present a conflict because our Firm is incentivized by encouraging you to invest additional funds in your advisory accounts. Our Firm allows our Financial Professionals to invest in the same securities as you; therefore, our Financial Professionals may have an incentive to favor their personal accounts over your advisory account. Our Firm is required to disclose commonly owned entities that would provide different services to you and generate additional compensation to our Firm. Please note that you always have a right to choose services and products from our affiliated entities or any other firm that provides similar services and products. Lastly, some of the products, services and other benefits provided by your custodians are used in servicing all of our Firm's advisory accounts and therefore may not directly benefit your advisory account. If you have questions about whether any of these situations could apply to your investments, ask your Financial Professional.

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**QUESTIONS TO ASK YOUR FINANCIAL PROFESSIONAL:**

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

**FOR MORE INFORMATION REFER TO OUR FIRM'S ADV PART 2A BROCHURE - ITEM 5, 10, 11, AND 14**

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**HOW DO YOUR FINANCIAL PROFESSIONALS MAKE MONEY?**

Our Firm's Financial Professionals are compensated by the investment services fees as described above in Item 3 Fee section. This compensation is based on the amount of assets they service, the amount of time spent, and the complexity required to meet the client's needs or revenue based on the recommendations provided by our Financial Professionals. Some of our Financial Professionals are insurance licensed and receive commissions, trails, or other compensation from the respective insurance companies as a result of effecting insurance transactions. However, you have the right to decide whether to act on the recommendation. We recognize our duty to place your interests first and have established policies in this regard to avoid any conflicts of interest. While some of our Firm's Financial Professionals are engaged in outside business activities, we are required to disclose material outside business activities and any conflict it may pose to you. Our Firm supervises the business activities of our Financial Professionals through our compliance program. All Financial Professionals are required to follow a Code of Conduct to mitigate any conflicts to you.

**FOR MORE INFORMATION REFER TO OUR FIRM'S ADV PART 2A BROCHURE - ITEM 5, 10, 11, AND 14**

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**ITEM 4 - DISCIPLINARY HISTORY**

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**DO YOU OR YOUR FINANCIAL PROFESSIONALS HAVE LEGAL OR DISCIPLINARY HISTORY?**

Yes, some do. Visit [Investor.gov/CRS](http://Investor.gov/CRS) for a free and simple search tool to research us and our financial professionals.

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**QUESTIONS TO ASK YOUR FINANCIAL PROFESSIONAL:**

*R* As a Financial Professional, do you have any disciplinary history? For what type of conduct?

**FOR MORE INFORMATION REFER TO OUR FIRM'S ADV PART 2A BROCHURE - ITEM 9**

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**FOR ADDITIONAL INFORMATION ABOUT OUR SERVICES OR AN UP TO DATE COPY OF THIS  
CLIENT RELATIONSHIP SUMMARY, PLEASE CONTACT:**

RWM CAPITAL, LLC  
1650 HIGHWAY 6, SUITE 250, SUGAR LAND, TX 77478  
PHONE: 832-981-7000 [WWW.ROBERTSWEALTH.COM](http://WWW.ROBERTSWEALTH.COM)

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**QUESTIONS TO ASK YOUR FINANCIAL PROFESSIONAL:**

*R* Who is my primary contact person? Is he or she an investment adviser or a representative of a broker-dealer?  
Who can I talk to if I have concerns about how this person is treating me?

## **Exhibit to Form CRS**

The purpose of this addendum is to inform you of any material changes since the previous version of this Form CRS dated April 21, 2023.

On June 2, 2023, we amended our Form CRS (Client Relationship Summary) to provide additional disclosures on our firm's portfolio management services and arrangements with sub-advisers.

If you have any questions about these changes, please contact us at (832) 981-7000.