



# ROBINSWOOD FINANCIAL

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## Client Relationship Summary (Form CRS) May 20, 2020

### Item 1: Introduction

We are registered with the United States Securities and Exchange Commission as an investment adviser. Brokerage and investment advisory services and fees differ, and it is important for you to understand how. 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 advisers, and investing.

### Item 2: What investment services and advice can you provide me?

The principal service we offer to our clients (including retail investors) is wealth management, which is a combination of financial planning and investment management. Based on your financial circumstances, investment objectives, and risk tolerance, we invest your assets in the investment models we have designed and customize your portfolio if appropriate. If you use our investment management services, you will typically give us discretionary authority to trade the assets in your account(s) through a limited power of attorney. We monitor the performance of the investments on an ongoing basis and provide you with periodic reports about the performance and holdings of your account. We generally require new clients to have at least \$500,000 of investable assets but reserve the right to waive account minimums under appropriate circumstances.

For additional information, please refer to the Robinswood brochure / ADV online at:  
[http://robinswoodfinancial.com/about\\_disclaimer.html](http://robinswoodfinancial.com/about_disclaimer.html)

### Ask Us:

*“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?”*

### Item 3: What fees will I pay?

For our wealth management services we charge an asset-based fee, which is calculated based on a percentage of the assets in your account. Our fees are calculated and paid at the end of each quarter. We have two fee structures based on account values, complexity of portfolios, and/or level of engagement. In addition to our management fee, you will be responsible for other fees and expenses associated with investing your assets. This includes brokerage commissions and other transaction costs/fees charged by your custodian, and taxes. You will also pay the fees and expenses built into the assets held in your account(s), associated with investment advice provided by third parties. This includes the fees and expenses of mutual funds and exchange-traded funds in which you invest, and in some special cases performance fees and expenses charged by private investment funds and/or advisory fees charged by third-party managers. **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.

**Ask Us:**

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

*When we act as your investment adviser, we must 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 recommendation, we provide you. For example, when all things are equal and there are no disadvantages to the client, we may recommend one mutual fund over another if the recommended fund gives us access to research and analysis that is beneficial.*

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

Our Firm’s financial professionals’ compensation is correlated to the amount of client assets they service. [http://robinswoodfinancial.com/services\\_fees.html](http://robinswoodfinancial.com/services_fees.html)

**Ask Us:**

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

**Item 4: Do you or your financial professionals have legal or disciplinary history?**

**No**, neither Robinswood nor any of our financial professionals has any legal or disciplinary history. You can go to [Investor.gov/CRS](http://Investor.gov/CRS) and use the free and simple search tool to research our firm and our financial professionals.

**Item 5: Additional Information**

For additional information about our firm’s wealth management services, and to request a copy of Form CRS, please contact us at 1-800-671-1153. You may visit our website to view our Form ADV and Form CRS filings. [http://robinswoodfinancial.com/about\\_disclaimer.html](http://robinswoodfinancial.com/about_disclaimer.html)

**Ask Us:**

*“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?”*