ROBINSWOOD FINANCIAL

3425 Carillon Point - Kirkland, WA 98033

(425) 296-1611 | (800) 671-1153 | Fax: (425) 296 -1612

www.RobinswoodFinancial.com

Client Relationship Summary (Form CRS) July 2026

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 www.Investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers, and investing.

Item 2: Relationship and Services

What investment services and advice can you provide to 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 minimums under appropriate circumstances.

For additional information, please refer to our ADV Part 2A Brochure online at:
http://robinswoodfinancial.com/about_disclaimer.html

Conversation Starters/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: Fees, Costs, Conflicts, and Standard of Conduct

What fees will I pay?
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.
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.

The fee structures are based on account values for account management, and/or level of engagement relating to financial planning. 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.

Instead of accepting commissions, referral fees, or other such compensation, Robinswood Financial charges a yearly portfolio management fee based on the size of your account. Management fees incurred are deducted from the clients assets at the end of each quarter.

Client Assets Under Management - Robinswood Financial charges an investment management fee based on a percentage of the market value of the client's assets managed by Robinswood at the end of each calendar quarter. Fees are payable quarterly, in arrears, at the following annual rates: All Accounts are billed at 0.75% on the first $1 million, and then 0.2% on account values up to $5 million. V alues greater than $5 million are billed at 0.1%.

Minimum Managed household account (or combination of accounts) is $250,000. Minimum account requirements may be waived at the discretion of Robinswood Financial.

The blended annual fee: at $10 million is approximately 0.2%, at $20 million is 0.15%, at $30 million 0.1%. When you open your Schwab account, your first fees are prorated based on the day Robinswood Financial portfolio management agreement is executed. If f unds are deposited into or withdrawn from your Schwab account during the quarter, the fees may be prorated accordingly.

Being compensated by this predetermined client fee rather than by commissions ensures that the advice you receive from us is unbiased and independent. Our fees increase only if your investments grow; there fore our interests a re closely aligned with yours. We focus on your financial objectives and your future, and our only motivation is your best interest.

Conversation Starters/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 you. 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.

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

Conversation Starters/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? For what type of conduct?]

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

Conversation Starters/Ask Us: