

R.W. ROGE & CO. INC.
FORM CRS RELATIONSHIP SUMMARY JULY 2024

INTRODUCTION

R.W. Roge & Co., Inc. (“RWR”) is registered with the Securities and Exchange Commission (SEC).

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

What investment services and advice can you provide me?

RWR offers the following services:

- **Plan. Achieve. Live.**[®] which includes both comprehensive financial planning and portfolio management. This service has a suggested minimum portfolio of \$1 million.
- **StrategicAccess**[®] is a portfolio development and management service designed for pensions plans, foundations, endowments, institutions and individuals. The suggested minimum portfolio for this service is \$250,000.
- **WealthConnection**[®] **401(k)** is an investment advisory service for business owners and trustees of 401(k) plans. The suggested minimum portfolio is \$3,000,000.
- **Financial Planning Only**

Investment management is typically offered on a discretionary basis. With respect to those portfolios managed on a discretionary basis, RWR will normally have the authority to determine which securities are to be bought and sold, the amount of the securities to be bought and sold, the timing of such transactions. Only WealthConnection[®] 401(k) accounts may be managed on a non-discretionary basis, the firm will not place 401(k) trades.

Investment of the client’s assets are monitored on an ongoing basis.

Additional information about our services can be found in ADV Part 2A, Items 4 and 7.

Ask your financial professional...

- *Given my financial situation, should I choose an investment advisor 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?

RWR fees by service:

- **Plan. Achieve. Live.**[®] includes a one-time initial set-up and financial planning fee of \$3,800 and ongoing investment management fees that range from 0.5% to 1% annually, in advance, and are billed monthly.
- **StrategicAccess**[®] fee includes a one-time set up and investment policy statement preparation fee of \$750. Ongoing fees are collected monthly and range from 0.5% to 1% annually, in advance.
- **WealthConnection**[®] **401(k)** fees are .19% to .49% annually and are billed quarterly, in arrears. **Financial Planning Only** fee includes ongoing development, implementation and advice provided on financial plan. Ongoing fees are collected monthly and range from \$450 to \$550 per month, in advance, with a minimum term of twelve (12) months from the date of commencement of services.

Examples of the most common fees and costs applicable to our clients include custodian fees, account maintenance fees, fees related to mutual funds and variable annuities, and other transactional fees and product-level fees.

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.

Please refer to firm's ADV Part 2, Item 5 for additional information regarding our fees.

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 providing recommendations 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 is an example to help you understand what this means.

If you ask us whether or not you should repay a loan using money invested with us, it presents a conflict of interest, as fiduciaries, we must disclose to you and mitigate through policies and procedures.

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?

Our financial professionals receive a salary and a discretionary bonus based on their individual growth and the firm's achievement of goals.

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

No – please visit Investor.gov/CRS for a free and simple search tool to research you and your financial professionals.

Ask your financial professional: As a financial professional, do you have any disciplinary history? For what type of conduct?

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?

Additional information about RWR's service and to request a copy of ADV Part 3 (Form CRS), please contact us at 631-218-0077 or sue@rwroge.com.