

### Introduction

Our firm, Roof, Eidam & Maycock, LLC (REM), is an investment adviser registered with the Securities and Exchange Commission. We feel that it is important for you to understand how advisory and brokerage services and fees differ in order to determine which type of account is right for you. There are free and simple tools available to research firms and financial professionals at [www.investor.gov/CRS](http://www.investor.gov/CRS), which also provides educational materials about investment advisers, broker-dealers, and investing.

### What investment services and advice can you provide me?

We are a registered investment adviser that offers investment advisory services to retail investors for an ongoing asset-based fee. Our advisory services offered to retail investors are limited to Wrap Investment Management. If you open an advisory account with our firm, we'll meet with you to understand your current financial situation, existing resources, goals, and risk tolerance. Based on what we learn, we'll recommend a portfolio of investments that is monitored at least quarterly, and if necessary, rebalanced to meet your changing needs, stated goals and objectives. We'll offer you advice on a regular basis and contact you at least annually to discuss your portfolio. Financial planning is included as a part of our Wrap Investment Management service.

We manage accounts on a discretionary basis. After you sign an agreement with our firm, we're allowed to buy and sell investments in your account without asking you in advance. Any limitations will be described in the signed advisory agreement. We will have discretion until the advisory agreement is terminated by you or our firm. We do not restrict our advice to limited types of products or investments. Our firm requires a minimum household balance of \$200,000 for opening accounts or otherwise engaging us.

*Additional information about our advisory services is located in Item 4 of our Wrap Brochure, which is available online at <https://adviserinfo.sec.gov/firm/summary/106696>*

### What fees will I pay?

You will be charged an ongoing quarterly fee based on the value of the investments in your account. Our fees are not negotiable, and shall be assessed according to the following tiered schedule:

First \$1,000,000	1.25%
Next \$1,000,000	0.90%
Next \$3,000,000	0.50%
Next \$5,000,000	0.25%
Above \$10,000,000	0.15%

The amount you pay will depend on the amount of assets in your account. The more assets you have in your advisory account, the more you will pay us. We therefore have an incentive to increase the assets in your advisory account in order to increase our fees. Our firm's fees will be automatically deducted from your advisory account, which will reduce the value of your advisory account. In rare cases, our firm will agree to send you invoices rather than automatically deduct our firm's fees from your advisory account.

The broker-dealer that holds your assets charges a transaction fee when we buy or sell certain investment products for you. We pay the broker-dealer's transaction fees charged to you for our Wrap Investment Management service. The fees for our wrap fee programs are therefore higher than a typical asset-based advisory fee. You may also pay charges imposed by the broker-dealer holding your accounts for certain investments and maintaining your account. Some investments, such as mutual funds, exchange traded funds, and variable annuities, charge additional fees that will reduce the value of your investments over time. 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 is located in Item 4 of our Wrap Brochure, which is available online at <https://adviserinfo.sec.gov/firm/summary/106696>*

**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 interests and not put our interests 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:

For our wrap services, we pay the broker-dealer's transaction fees charged on the purchase and sale of securities in our managed accounts. However, Charles Schwab & Co. (Schwab) does not assess transaction fees on U.S. listed equities and exchange traded funds, as well as certain mutual funds. LPL Financial (LPL) also has a select list of such funds which do not have transaction fees. As a result, we have an incentive to recommend securities and platforms in which there are no transaction fees in order to reduce the amount of the broker-dealer's transaction fees that we will have to pay on your behalf.

LPL and Schwab conduct a limited amount of investment research on stocks, bonds, mutual funds, ETFs, limited partnerships and real estate investment trusts as well as compliance support. They provide us and our clients with access to its institutional brokerage – trading, custody, reporting and related services, many of which are not typically available to retail customers. We do not pay for Schwab or LPL's services, but absent our relationship might be required to purchase some of these services on our own. This creates an incentive for us to continue recommending our clients' use of both platforms.

*Additional information about our conflicts of interest is located in Item 9 of our Wrap Brochure, which is/are available online at <https://adviserinfo.sec.gov/firm/summary/106696>.*

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

Our financial professionals are compensated based on the revenue our firm earns from their advisory services or recommendations, the amount of client assets they service, and the time and complexity required to meet a client's needs.

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

No, our firm and financial professionals do not have any legal and disciplinary history to disclose. Visit [Investor.gov/CRS](http://Investor.gov/CRS) for a free and simple search tool to research our firm and our financial professionals.

**Additional Information**

You can find additional information about our firm's investment advisory services on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching CRD #106696. You may also contact our firm at 415-788-4600 to request a copy of this relationship summary and other up-to-date information.

**Questions to 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?
- How might your conflicts of interest affect me, and how will you address them?
- As a financial professional, do you have any disciplinary history? For what kind of conduct?
- Help me understand how fees and costs may 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?
- 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?