



## Form ADV Part 3: Form CRS Relationship Summary

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### **Introduction**

The Rudd Company, LLC (“TRC,” “we,” “us,” “our”) is a registered investment adviser registered with the Securities and Exchange Commission. Brokerage and investment advisory services and fees differ and it is important for you to understand the differences.

Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing.

### **Relationships and Services**

#### **What Investment Services and Advice Can You Provide Me?**

We offer investment advisory services to retail investors. We will offer you advice on a regular basis and we will discuss with you a strategy to achieve your investment goals, and regularly monitor your account. We will attempt to contact you (by phone or email) at least quarterly to discuss your portfolio.

Asset Management Services: When providing these services on a discretionary basis, we will manage your assets while we continuously monitor your custodial accounts and provide you with continuous and ongoing supervision of your custodial accounts. When discretionary authority is granted via execution of our investment advisory agreement, we will have the limited authority to determine the type and number of securities to be purchased or sold for your portfolio without obtaining your consent for each transaction. For non-discretionary asset monitoring services, you make the ultimate decision regarding the purchase or sale of investments.

Financial Planning and Consulting Services: We will provide you with a detailed financial plan designed to achieve your stated financial goals and objectives.

You may/may not place reasonable restrictions on the types of investments that may be purchased or sold in your account so long as the restrictions are explicitly set forth. We offer advice with respect to various products and types of investments. Our minimum account size requirement for opening an account with us is \$250,000 but may be waived on a case by case basis.

For additional information, please see Items 4 and 7 of ADV Part 2A. The following are question examples we encourage you ask your advisor:

**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?**

### **Fees, Costs, Conflicts, and Standard of Conduct**

#### **What Fees Will I Pay?**

For asset management services, you will pay a monthly fee based on the average daily balance of assets under management from the prior month. The fee is payable monthly in advance. For consulting services, you may pay fees based on an hourly rate or the total assets under management. Fees are payable monthly, quarterly, or upon completion

of services based on your individual advisory agreement.

**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?**

Our fees vary and are negotiable. The amount you pay will depend, for example, on the services you receive and the amount of assets in your account. The more assets you have in your advisory account, including cash, the more you will pay us. Therefore, we may have an incentive to encourage our clients to increase the value of the assets in his or her accounts. You may pay additional fees including custodian fees, fees related to mutual funds, and other transactional 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. For additional information regarding our fees and costs, please see Item 5 of Form ADV Part 2A.

**What Are Your Legal Obligations To Me When Acting As My Investment Advisor? How Else Does Your Firm Make Money And What Conflicts Of Interest Do You Have?**

*When we act as your investment advisor, 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. The more assets you have in the advisory account, the more you will pay us. Therefore, we may have an incentive to increase the value of the assets in your account in order to increase our fees.*

Our firm's financial professionals include licensed insurance agents. In these capacities, our financial professionals may sell insurance products and securities for a commission or provide investment advice for additional compensation. They have an incentive to recommend these products to you in order to increase the firm's compensation.

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

For additional information, please see Items 5 and 10 of ADV Part 2A.

**How Do Your Financial Professionals Make Money?**

Our financial professionals are paid by the revenue we earn from the advisory services we provide.

**Disciplinary History**

**Do You or Your Financial Professionals Have Legal or Disciplinary History? No.**

Visit [Investor.gov/CRS](http://Investor.gov/CRS) for a free and simple search tool to research your financial professionals.

**As a financial professional, do you have any disciplinary history? No. For what type of conduct? Not applicable**

**Additional Questions to Ask your Financial Professional**

**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?**

For additional information about our services and to request a copy of the current Form ADV Part 3 Form CRS, please visit our website at [www.theruddcompany.com](http://www.theruddcompany.com) or call us at 817-605-7833.