

RPG Investment Advisory

Form CRS Relationship Summary

We are an investment adviser registered with the Securities and Exchange Commission that offers advisory accounts and services rather than brokerage accounts and services. This document gives you a summary of the types of services we provide and how you pay. Please ask us for more information. There are some suggested questions to ask us at the end of each section.

There are different ways you can get help with your investments. You should carefully consider which types of accounts and services are right for you. *Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://www.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 including [asset management and financial planning].

Asset Management Services

- * We offer asset management services where we will provide you advice on a regular basis. We will discuss your investment goals, help you design a strategy to achieve your investment goals, and regularly monitor your account.
- * All accounts are monitored on a regular basis for how market, economic, current events and other external conditions are affecting the performance of our clients' portfolios.
- * Throughout our professional relationship, we will mutually determine the desired frequency of contact.
- * Our client accounts are primarily discretionary. This means we use our discretion to adjust your investments, and will not always contact you in advance for approval to make purchases and sales. This allows us to quickly react to changes in the values of your assets. We do not accept non-discretionary accounts.
- * Our investment advice will cover a limited selection of investments. Other firms could provide advice on a wider range of choices, some of which might have lower costs.
- * We do not require a minimum dollar investment to obtain our asset management services.
- * You will pay an on-going *asset-based fee* at the beginning of each month for our services, based on the value of the cash and investments in your advisory account.

Financial Planning Services

- * We offer financial planning services that involve preparing a financial plan for you based on information and documentation you provide to us including your financial objectives, risk tolerance, financial resources, family situation, and future financial goals. The plan will include recommendations for a course of activity or specific actions for you to take. You make the decision to implement any recommendations.
- * Once we deliver your financial plan, we do not monitor your financial situation on an ongoing basis. You must contact us if you have any significant changes in your financial situation and we will update your plan upon your request.

FOR ADDITIONAL INFORMATION, please see our [Form ADV Part 2A](#) brochure Items 4, 7 and 13.

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? What do these qualifications mean?*

FEES, COSTS, CONFLICTS, AND STANDARD OF CONDUCT

WHAT FEES WILL I PAY?

Fees and costs affect the value of your account over time. The following summarizes the fees and costs you will pay for our advisory services.

Asset Management Services Fees

- * The amount you pay to our firm and your financial professional generally does not vary based on the type of investments we select on your behalf. The asset-based fee reduces the value of your account and will be deducted directly from your account.
- * Our fees vary and are negotiable. The amount you pay will depend, for example, on the services you receive and the dollar value of assets in your account.
- * You will sometimes pay a brokerage transaction fee when we buy and sell an investment for you. You may also pay fees to a broker-dealer or bank that will hold your assets such as custodian fees and account maintenance fees.
- * Some investments (such as mutual funds and variable annuities) impose additional fees that will reduce the value of your investment over time.
- * The more assets you have in the advisory account, including cash, the more you will pay us. Therefore, we have an incentive to increase the assets in your account in order to increase our fees. You pay our fee monthly even if RPG does not buy or sell.

Financial Planning Services Fees

* No additional fee. Financial Planning services are included in the Advisory Fee.

ADDITIONAL INFORMATION: *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 see our Form ADV Part 2A Item 5 brochure for more information about our fees and costs.

QUESTIONS TO 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?

We are held to a fiduciary standard that covers our entire investment advisory relationship with you including monitoring your portfolio, investment strategy, and investments on an ongoing basis, among other requirements.

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 can affect the investment advice, we provide you. Here are some examples to help you understand what this means.

- * We may retain a third-party vendor that misuses or fails to protect your confidential information.
- * We may charge clients different fees for the same investment strategy.
- * Your financial professional may invest in his or her own personal account in securities that are traded in your portfolio.

QUESTIONS TO ASK US:

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

FOR ADDITIONAL INFORMATION: Please see our Form ADV Part 2A Items 4, 5, and 10 brochure and any brochure supplement your financial professional provides.

HOW DO YOUR FINANCIAL PROFESSIONALS MAKE MONEY?

- * **Investment Management** - Our financial professionals are salary based. The more assets you have in the advisory account, including cash, the more you will pay us and the more your financial professional may earn. Therefore, your financial professional has an incentive to increase the assets in your account in order to increase the amount he or she earns.
- * **Financial Planning** – We may compensate our financial professionals based on the time and complexity required to meet a client’s needs. Therefore, your financial professional has an incentive to maximize the time spent in order to increase the amount he or she earns.

DISCIPLINARY HISTORY

DO YOU OR YOUR FINANCIAL PROFESSIONALS HAVE A LEGAL OR DISCIPLINARY HISTORY?

No. Please visit Investor.gov/CRS for a free search tool to research us and our financial professionals.

QUESTIONS TO ASK US:

- ▶ *As a financial professional, do you have a disciplinary history? For what type of conduct?*

ADDITIONAL INFORMATION

HOW DO I GET ADDITIONAL INFORMATION ABOUT YOUR FIRM AND SERVICES?

FOR ADDITIONAL INFORMATION ABOUT OUR SERVICES, see our Form ADV brochure on Investor.gov/CRS, www.adviserinfo.sec.gov/IAPD, and any brochure supplement your financial professional provides. Call us at (925) 384-0071 to request up-to-date information and request a copy of the relationship summary.

QUESTIONS TO 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?*