

ZRC Wealth Management, LLC

3510 Unocal Place, Suite 350, Santa Rosa, CA 95403
200 Pringle Avenue, Suite 400, Walnut Creek, CA 94596
www.zrcwm.com

1) Introduction: ZRC Wealth Management, LLC, is registered as an investment advisor with the United States Securities and Exchange Commission (SEC). There are many different ways you can get help with your investments. You should carefully consider which types of accounts and services are right for you. **We are an investment adviser and as such, serve as a fiduciary, providing investment advisory services rather than brokerage account services.** This document provides a summary of the types of services we provide and the fees associated with them. Please ask us for more information. Free and simple tools are available to research firms and financial professionals at Investor.gov/CRS, which also provides educational materials about investment advisors, broker-dealers, and investing.

2) What investment services and advice can you provide me? We are a registered investment advisor offering investment advisory services to individuals, high net worth individuals, trusts, and estates (our “retail investors”). Our services include Asset Management, Financial Planning, and Investment Consulting.

- **Accounts.** We service retail nonqualified and qualified accounts as well as institutional accounts.
- **Investments.** We invest in mutual funds, exchange traded funds, stocks, and bonds to build client portfolios.
- **Monitoring.** Clients’ accounts, including the performance of individual investments, are reviewed at least four times a year to determine if the accounts are on track to meet the client(s) needs. When necessary, accounts are reviewed and rebalanced more frequently. If we believe that a particular investment is underperforming or if a different investment better meets a particular client’s needs, we will replace it.
- **Investment Authority.** We execute investment recommendations and specific transactions, in accordance with your investment objectives, with or without your prior approval, based upon discretionary or nondiscretionary account management status.
- **Limited Investment Offerings.** We do not make available or offer advice on proprietary products or strictly limited menus of products or types of investments.

Account Minimums and Other Requirements. While ZRC does not require a minimum level of investment assets, there is a minimal annual fee of \$5,000. A different fee schedule may sometimes be negotiated based on the nature of the client relationship.

Financial Planning and Consulting is also offered as a separate service for a - flat and/or hourly fee. We do not monitor your investments for the Financial Planning and Consulting service. For more detailed information on our relationships and services, please see Item 4 – Advisory Services, Item 5 – Fees and Compensation, and Item 7 – Types of Clients on our Form ADV Part 2A.

3) What fees will I pay? Your primary fees are “asset-based” – a percentage of the assets invested in your advisory account. These are generally paid quarterly and always according to the fee schedule in your advisory agreement with us. You may also pay miscellaneous fees to your account’s record-keeper or custodian including wire fees, transfer fees, bank charges and other fees, as well as fees and expenses included in the expense ratios of certain investments such as mutual funds and exchange traded funds. It is important that you understand what fees and costs you are paying. These will reduce the amount of money earned on your investments over time. Additionally, you will pay fees and costs whether you make or lose money on your

investments. For more detailed information on our Fees and Compensation see Item 5 – Fees and Compensation on our Form ADV Part 2A.

4) 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?

As your investment advisor, we are fiduciaries – meaning, we are legally obligated to act in your best interests. At the same time, the way we make money creates some conflicts with your interest. You should understand and ask us about these conflicts because they can affect the investment advice we provide for you. For example, the more assets in your advisory account, the more you will pay in fees, and the firm may have an incentive to encourage you to increase the assets in your account.

5) How do your financial professionals make money?

Our financial professionals are compensated with an annual salary, a percentage of revenue generated from the accounts they directly service, a periodic performance-based bonus, and an annual bonus based on the performance of the firm as a whole. This means that financial professionals are encouraged to attract new business.

6) Do you or your financial professionals have a legal or disciplinary history? No. The firm and its employees have not been involved in any legal or disciplinary events related to past or present investment clients including civil or criminal actions, and administrative proceedings before the SEC or self-regulatory organizations. Please visit Investor.gov/CRS for a free and simple search tool to research your financial professionals.

7) Additional Information: This *Client Relationship Summary* (“Form CRS/ADV Part 3”) brochure provides information about the qualifications and business practices of ZRC Wealth Management, LLC. If you have any questions about the contents of this document, would like to receive up-to-date information about our advisory service and/or request the latest copy of this document, please contact us at (925) 962-5600 or (707) 524-6131. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority. Registration with the Securities and Exchange Commission does not imply a certain level of skill or training. Additional information about ZRC Wealth Management is also available on the SEC’s website at www.adviserinfo.sec.gov.

You may find the below questions helpful to ask of any investment advisor you work with or are consider working with:

- 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?
- As a financial professional, do you have any disciplinary history? For what type of conduct?
- Help me understand how these fees and costs might affect my investments. For example, 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 advisor?
- How else does your firm make money and what conflicts of interest do you have?
- Who is my primary contact person? Is s/he a representative of an investment adviser or a broker-dealer?
- Who can I talk to if I have concerns about how my contacts at your firm are treating me?