

### Item 1 - Introduction

RubinBrown Advisors, LLC is registered with the Securities and Exchange Commission as an Investment Adviser. Brokerage and investment advisory services and fees differ and it is important for you to understand the differences. The SEC offers free and simple tools to research firms and financial professionals at [www.investor.gov/crs](http://www.investor.gov/crs), which also provides information tailored to educate retail investors about financial professionals.

### Item 2 - Relationships and Services

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

**Services:** Our firm offers the following investment advisory services to retail investors: Portfolio Management Services (including Asset Allocation Services), Financial Planning Services, Pension Consulting Services, and Selection of Other Advisors.

**Monitoring:** We offer you advice on a regular basis as part of our standard services. We will discuss your investment goals, develop a strategy based on those goals and regularly monitor your account.

**Investment Authority:** Investment advice is provided on a non-discretionary basis, which means that you make the ultimate decision regarding the purchase or sale of investments.

**Investment Offerings:** Our investment advice is not limited to any specific product or service offered by a broker-dealer or insurance company. Investment advice is provided regarding the following securities: Primarily, mutual fund shares, exchange-traded funds (ETFs), separately managed accounts (SMAs). Less frequently, advice is provided on certificates of deposits, fixed annuities, bonds, stocks and certain investments held by a client at the start of the advisory relationship.

**Account Minimums:** Though we do not have a stated minimum, we generally work with clients that have a minimum of \$500,000 of investable assets. This is negotiable at our discretion.

For a full description of the services, types of clients and processes, please refer to our [Form ADV Part 2A, Items 4, 7, 13 and 16](#) or call us at 314-290-3300.

### **Conversation starter – Ask your financial professional**

*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?*

### Item 3 Fees, Costs, Conflicts and Standard of Conduct

#### **What fees will I pay?**

The following summarizes the principal fees and costs associated with engaging our firm for investment advisory, financial planning or consulting services. **Our fees disclosed and described in our [Form ADV Part 2A, Items 5.A., B., C., and D.](#)**

#### **Fees and Costs to RubinBrown:**

- **Asset Based Fees:** Payable quarterly in arrears, based on the quarter-end value of your account. As of August 2023, our standard fee schedule is: **0.75% on the first \$2,000,000, 0.55% on the next \$3,000,000, 0.45% on the next \$5,000,000 and 0.30% above \$10,000,000.** However, lower fee arrangements can be negotiated with clients at our sole discretion. Existing clients may pay fees different than the above fee schedule, with the maximum fee being 1.00% of assets. Since these fees are asset-based, we have an incentive to increase your account value which creates a conflict;
- **Fixed/Flat Fees:** As negotiated by clients, payable quarterly in arrears
- **Hourly Fees:** Payable when invoiced for certain financial planning or consulting engagements.

Your actual fees outlined in the investment advisory agreements, signed at the beginning of the engagement.

**Other Fees and Costs:** You are responsible for other certain fees and expenses. All of these are separate and distinct from our fees.

- **Custodial fees;**
- **Account maintenance fees;**
- **Transaction fees when purchasing or selling securities;**
- **Fees related to mutual funds and ETFs (expense ratios);**
- **Dual Contract:** Clients who hire our services on a dual-contract basis will pay additional management fees directly to the third party (SMA) with whom the client has also contracted.
- **Subadvisor Fees**

#### **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.**

**Conversation starters - 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 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 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 examples to help you understand what this means.

- For instance, our firm charges asset-based fees, more assets in the account will cause you to pay more in fees and therefore we may have an incentive to encourage you to increase the amount of money invested in those accounts

**Conversation starters. 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 professionals are paid a base salary and a discretionary bonus as determined by the firm. A part of the formula for an advisors' annual bonus is the annual amount of fees paid by clients they serve. Our advisers' compensation is not based on client account performance to avoid conflicts inherent in those types of compensation arrangements.

**For additional information on how RubinBrown Advisors makes money as a registered investment adviser, please refer to our [Form ADV Part 2A, Items 5.A., B., C., and D](#) or call us at 314-290-3300 to receive a copy.**

**Item 4 Disciplinary History**

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

Our firm has no disciplinary history. Visit [www.investor.gov/CRS](http://www.investor.gov/CRS) for a free and simple search tool to research RubinBrown Advisors and our financial professionals.

**Conversation Starters - Ask your financial professional**

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

**Item 5 Additional Information**

You can find additional information about our firm, our services and request a copy of our Form CRS or additional information and disclosures by referring to our website ([www.rubinbrownadvisors.com](http://www.rubinbrownadvisors.com)), the SEC's website ([www.advisorinfo.sec.gov](http://www.advisorinfo.sec.gov)), calling us at 314-290-3300.

**Conversation starters - 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?*

You will primarily interact with your client service team. This team will typically consist of a Lead Advisor and a Client Service Associate. If you have concerns and wish to talk to someone, please reach out to the Managing Partner of RubinBrown Advisors, Tom Tesar.