



RKL Wealth Management LLC – Form CRS

RKL Wealth Management LLC (“we”, “our”, or “us”) is registered with the U.S. Securities and Exchange Commission (“SEC”) as an investment adviser. Our services and compensation structure differs from that of a registered broker-dealer. Free and simple tools are available to research firms and financial professionals at www.investor.gov/CRS. The site also provides educational materials about broker-dealers, investment advisers and investing. Information in text boxes below are intended to be conversation starters for you to have with us and are required by the instructions to Form CRS.

What investment services and advice can you provide me?

We provide investment management services to retail investors, which include individuals and their trusts and estates. As part of this service, we may also assist you with other financial planning matters, such as a determination of financial objectives, identification of financial problems, cash flow management, tax planning, insurance review, education funding, retirement planning, and estate planning. We may also offer these financial planning and consulting services on a standalone basis.

We first work with you to determine your investment objective, and then invest or recommend that you invest your assets according to your investment objectives. Once invested, we monitor and review your account performance and asset allocation, and may rebalance or recommend that you rebalance as necessary based on these reviews. In certain instances, we may determine to select and monitor a sub-adviser to manage all or a part of your portfolio.

We typically provide our investment management services on a discretionary basis, which means we have the authority to buy and sell investments in your account without speaking to you prior to doing so. You can place reasonable restrictions on the securities and types of securities that we buy by notifying us, in writing.

We do not limit the scope of the universe of securities that we use in managing client accounts, although we generally invest in individual stocks and bonds, exchange-traded funds (“ETFs”), and/or mutual funds.

We generally require a minimum annual investment management fee of \$20,000. Our minimum fee for financial planning services is \$10,000.

For more detailed information about our *Advisory Business* and the *Types of Clients* we generally service, please See Items 4 and 7, respectively in our [Form ADV Part 2A](#).

<i>Given my financial situation, should I choose an investment advisory service? Why or why not?</i>
<i>How will you choose investments to recommend to me?</i>
<i>What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?</i>

What fees will I pay?

Our fee for investment advisory services is based on a percentage of your assets under our management, which does not exceed the annual rate of 1.25%. We deduct our fee from one or more of your investment accounts on a quarterly basis, in arrears, based upon market value of assets on the last business day of the prior quarter. Because our fee is based on the amount of your assets on the last business day of the prior quarter under our management, the more assets you entrust us to manage, the more you will pay us for our services. Therefore, we have an incentive to encourage you to increase the amount of assets that you entrust to us. We may engage sub-advisers to manage all or part of your assets, you will pay the subadvisor an additional fee separate to our investment advisory fee. For standalone financial planning and consulting services, you will pay either a fixed fee or an hourly rate basis.

Your account will be held with a qualified custodian. Custodians may charge transaction fees for effecting certain securities transactions. In addition, your assets can be invested in mutual funds and ETFs (and to a lesser extent other pooled investment vehicles) or we may use a sub-adviser to manage all or part of your assets. You will bear your pro rata share of the investment management fees and other fees of these investments and managers, which are in addition to the fees you pay us. These fees and expenses are described in each fund’s prospectus or offering document and potentially include a management fee, distribution fee, and other fund expenses. 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.

A copy of our Part 2A is available at:

<https://adviserinfo.sec.gov/firm/summary/122693>

Help me understand how these fees and costs might affect my investments. If I give you \$500,000 to invest, how much will go to fees and costs, and how much will be invested for me?

For more detailed information about our fees and costs related to our management of your account, please See Item 5 in our [Form ADV Part 2A](#).

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 must act in your best interest and not put our interest ahead of yours. From time to time, however, the nature of our business can create some conflicts with your interests. You should understand these conflicts and the extent to which these conflicts may impact the investment advice we provide you. Here are some examples to help you understand what this means:

- * We may recommend that you implement strategies that are beneficial to you, but that result in increasing the amount of assets under our management thereby increasing our compensation. For example, we may recommend a rollover from an employer-sponsored retirement plan (i.e. a 401k plan) managed elsewhere into an Individual Retirement Account (“IRA”) managed by us in order to reduce your overall costs. While that reduces your overall costs, doing so will increase the assets that we managed and our compensation.
- * We are wholly owned by RKL LLP, a certified public accounting and consulting firm. RKL LLP provides us with office space, equipment and other services. They may refer clients to us in need of advisory services. We may refer clients to them in need of tax, accounting and consulting services. These relationships and referrals present conflicts of interest based on the revenues that each of our entities stand to receive. We mitigate this conflict by disclosing it to clients and not requiring clients to use either of our services. We also believe the synergies between the two entities can be beneficial to clients.
- * We recommend Charles Schwab & Co., Inc. and we receive support services from them. This presents a conflict of interest, because our receipt of their support make us more inclined to continue using and recommending them.

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

For more detailed information about our conflicts of interest, please review Item 4, 10 and 12 of our [Form ADV Part 2A](#).

How do your financial professionals make money?

Our financial professionals are generally compensated on a salary basis and may receive discretionary bonuses. In the event an employee earns a bonus, they are based on various factors. In addition, certain of our financial professionals are equity owners of RKL LLP, in which case they stand to share in the profits of the firm.

Do you or your financial professionals have legal or disciplinary history? No

We encourage you to visit www.Investor.gov/CRS to research our firm and our financial professionals. Furthermore, we encourage you to ask your financial professional:

As a financial professional, do you have any disciplinary history? If so, for what type of conduct?

Additional information about our firm is available on the SEC’s website at www.adviserinfo.sec.gov. You may contact our Chief Compliance Officer at any time to request a current copy of your [Form ADV Part 2A](#) or our *relationship summary*. Our Chief Compliance Officer may be reached by phone at 717-399-1700.

Who is my primary contact person? Is he or she a representative of an investment adviser or broker-dealer? Who can I talk to if I have concerns about how this person is treating me? A copy of our Part 2A is available at:
<https://adviserinfo.sec.gov/firm/summary/122693>