

Budros, Ruhlin & Roe is registered with the Securities and Exchange Commission (SEC) as an Investment Advisor. As a fee-only firm, we provide Financial Planning and Investment Management services for a fee, instead of brokerage commissions. Brokerage and investment advisory services and fees differ and it is important for you, a retail investor, to understand the differences. 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.

WHAT INVESTMENT SERVICES AND ADVICE CAN YOU PROVIDE ME?

Our personalized offering supports and guides clients during every life stage, whether you are planning for retirement, evaluating tax and estate options, getting started in a lucrative career, or needing to focus on planning your financial future for your family. BRR's service offering includes:

- **Wealth Management Services (Financial Planning & Investment Management)**
Typically for clients with minimum investment assets of \$2M
- **Investment Management Services**
Typically for clients with minimum investment assets of \$1M
- **GROW with BRR (Financial Planning & Investment Management)**
For high-earning clients who currently don't meet our minimum asset requirements

At the start of our relationship, we will meet with you to create an Investment Policy Statement (IPS). The IPS will outline your investment strategy and the authority you grant our firm over your portfolio. We offer our Investment Management services on both a discretionary and non-discretionary basis. Discretionary investment management allows us the limited authority to buy and sell investments in your portfolio, in accordance with your IPS, without asking you each time a transaction is placed. With non-discretionary investment management, we provide investment recommendations but require your approval to implement any changes to your portfolio. You make the ultimate decision regarding the purchase or sale of investments.

All portfolios under our investment management are subject to ongoing monitoring, with most portfolios being reviewed quarterly. While we can advise on any investment asset, our portfolios primarily consist of investments in mutual funds, exchange traded funds, separately managed accounts, and individual debt and/or equities securities. Periodically, we will inform qualified clients of certain private investment opportunities.

For additional information on our services, please see BRR's Form ADV Part 2 for our Wealth Management and Investment Management services by clicking [here](#), and our GROW with BRR services by clicking [here](#).

CONVERSATION STARTERS – 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?*

WHAT FEES WILL I PAY?

Our firm charges quarterly fees in advance, based on the value of your investment assets, at the beginning of each quarter. Your fees are calculated as a percentage of your investment assets and are typically deducted from one of your investment accounts. For Investment Management services, your fee is based on assets under our management. Our Wealth Management services fees are typically based on all investment assets, including cash and cash equivalents, regardless of where custodied or held. Specifically, for our GROW with BRR service, there is a one-time set up fee, a monthly service fee and a quarterly investment management fee. Under these various fee schedules, your fees would increase as your investment assets increase, thereby giving us an incentive to manage more assets on your behalf.

Your investment assets will be held with a qualified custodian. Custodians generally charge brokerage commissions or transaction fees for effecting securities transactions. Relative to pooled investment vehicles (e.g., mutual funds, exchange-traded funds, private funds), certain charges will be imposed at the fund level (management fees and other fund expenses). To the extent utilized, clients will also incur additional fees in connection with separately managed account programs.

As an investor, 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 on our fees, please see BRR's Form ADV Part 2 for our Wealth Management and Investment Management services by clicking [here](#), and our GROW with BRR services by clicking [here](#).

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 some examples to help you understand what this means.

- **Example 1:** You are thinking of taking a withdrawal from your investment account to pay off your mortgage. After examining your complete financial situation, including your investment returns, your mortgage interest rate, your tax situation, and other relevant factors, your wealth manager advises you to keep that money in your investment account. Even though this is in your best interest, this advice is conflicted because our firm's fees will remain higher if you keep your money in the investment account.
- **Example 2:** You have an old retirement plan account from a previous job that our firm does not manage for you. Through our evaluation of your accounts and complete financial situation, our firm advises you that it is in your best interest to rollover that account into an account that our firm can manage for you. In this case, the advice is conflicted because the rollover would increase your fee to our firm, even though the rollover is in your best interest.

For additional information on our conflicts, please see BRR's Form ADV Part 2 for our Wealth Management and Investment Management services by clicking [here](#), and our GROW with BRR services by clicking [here](#).

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?

As a "fee-only" Registered Investment Advisor, our firm only receives income from our clients. We believe this is the most transparent and objective method of compensation. Our firm does not sell products, nor do we receive any additional revenue, commission, or compensation in connection with the sales or recommendations of any specific products or services.

Our financial professionals are compensated on a salary basis, with a bonus component. Bonuses may be paid to our financial professionals based on a variety of factors, including the financial professional's individual performance, the overall profitability of the firm, and new business generated by the financial professional. You should discuss your financial professional's compensation directly with your financial professional.

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

No; neither BRR, nor our professionals have any legal or disciplinary history. Please visit [Investor.gov/CRS](https://www.investor.gov/CRS) for a free and simple search tool to research your financial professionals.

CONVERSATION STARTERS – ASK YOUR FINANCIAL PROFESSIONAL:

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

ADDITIONAL INFORMATION

Additional Information regarding BRR, its services, fees, and more, can be found at www.B-R-R.com or by calling 614-481-6900. Paper copies of this Form CRS and Form ADV Part 2A & B are available upon request or can be accessed online at:

BRR Wealth Management & Investment Management: www.B-R-R.com/disclosure and find the ADV hyperlink below the disclosure language.
GROW with BRR: www.GROWwithBRR.com and click "Disclosure Information" for the ADV hyperlink below the disclosure language.

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?*