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RUBIN WEALTH ADVISORS™

Item 1 - Introduction

RWA Advisors, LLC (CRD No. 150120) is registered with the Securities and Exchange Commission as an investment adviser. Advisory services and fees are different from brokerage services and fees. It is important to understand the difference and carefully consider which account type and the services that are right for you. This document provides a summary of the types of services provided by Advisor and the associated fees. In addition, free and simple tools are available to research firms and financial professionals at Investor.gov/CRS, which provides educational materials about broker/dealers, investment advisers, and investing.

Item 2 - Relationships & Services

What investment services and advice can you provide me?

RWA Advisors, LLC strives to meet (in-person, phone or by video) with clients, no less than annually, to provide investment advice, develop strategies and define goals as well as regularly monitor investments as part of our standard services. The firm was registered in 2009 and provides a risk-based platform of mutual funds and equities primary to individuals and high net worth individuals. Assets are managed on a discretionary or non-discretionary basis. A discretionary basis allows for securities to be bought and sold without asking in advance and without material limitations whereas non-discretionary authority requires permission prior to each transaction. Advisor receives compensation by charging a quarterly on-going asset management fee as disclosed in our ADV 2A. Advisory services are not limited to proprietary products or a limited menu of products. There is a $500,000 minimum dollar amount required to open an account.

Conversation Starters: *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?

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. Fees and costs affect the value of your account over time. Advisor charges a management fee of up to 2.75% of the assets under management. In addition to the firm's principal fees and costs, Clients pay charges imposed directly by the selected mutual fund or exchange traded fund which shall be disclosed in the fund's prospectus (i.e., fund

management fees and other fund expenses). Advisor has a fiduciary duty to manage an account in a cost-effective manner and considers custodian fees, account maintenance fees, and other fees when making investment recommendations.

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?

As an investment adviser, we always have a fiduciary duty to act in your best interest. Advisor does not offer proprietary products, receive payments from third parties for investment advice, participate in a revenue sharing agreement or conduct principal trading. 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: the more assets you have in an advisory account, the more you will pay us. We therefore have an incentive to grow the assets in your account to increase our advisory fees.

How do your financial professionals make money?

Financial Professionals are compensated based on a percentage of assets under management.

***Conversation Starters**: "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? How do conflicts of interest affect me, and how will you address them?*

Item 4 - Disciplinary History

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

No. Advisor has no disciplinary history to disclose. We encourage you to visit Investor.gov for a free and simple search tool to research our firm and our financial professionals. To report a problem to the SEC, visit Investor.gov or call the SEC's toll-free investor assistance line at (800) 732-0330.

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

Item 5 - Additional Information

Additional information about advisory services can be found at https://adviserinfo.sec.gov/firm/summary/150120, To request an up dated Customer Relationship Summary, please contact us at (561) 288-1111.

***Conversation Starter**: 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?*