

Rosby Financial, LLC Customer
Relationship Summary
March 2024

Item 1. Introduction

Rosby Financial, LLC (“Rosby Financial”) is an investment adviser registered with the U.S. Securities and Exchange Commission. Investment advisory and brokerage services and fees differ; therefore, it is important for you to understand the differences. Free and simple tools are available to research firms and financial professionals (also referred to as Investment Adviser Representatives; “IARs”) at the SEC’s investor education website, [Investor.gov/CRS](https://investor.gov/CRS), which also provides educational materials about investment advisers, broker-dealers, and investing.

Item 2. Relationships and Services

“What investment services and advice can you provide me?”

Description of Services and Monitoring

We provide investment advisory services to retail investors. Our services include portfolio management, financial planning, the selection of other advisers, and family office services. Our portfolio management services are offered on a fee-only basis. We monitor your accounts on an ongoing basis. As part of our standard services, each IAR reviews their client accounts at least quarterly or more frequently upon client’s requests. Factors that trigger reviews include changes to our investment recommendations, changes in economic conditions, and changes to your financial situation and/or investment needs. For clients to whom we provide financial planning services, we conduct reviews on an “as needed” basis triggered by the client’s request. We may also suggest financial planning reviews when triggered by a change in your financial situation and/or investment needs.

Investment Authority

We offer our asset management accounts on a *discretionary* basis. Discretionary asset management allows us the limited authority to buy and sell investments in your account without asking you each time a transaction is placed. Clients who do not wish to grant us discretionary authority may request their account be managed on a *non-discretionary* basis. Non-discretionary asset management means we provide investment recommendations but require your approval to proceed. You make the ultimate decision regarding the purchase or sale of investments. Our level of authority is disclosed in our advisory agreement with you and can be changed by mutual agreement.

Investment Offerings and Account Minimums

While we can advise on any investment asset, our investment recommendations are primarily related to investments in mutual funds, equities, ETFs, and bonds. We do not impose a minimum account size or annual fee as a condition for starting and maintaining a relationship with us.

Additional Information

For additional information, please see our Form ADV Part 2A (Items 4 and 7 of Part 2A or Items 4.A. and 5 of Part 2A Appendix 1). Our most recent Form ADV Part 2A is publicly available at [IAPD](#).

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?

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

“What fees will I pay?”

Our fees are based on the types of services we provide.

For portfolio management, we charge an ongoing asset-based fee. The frequency of the billing is negotiable i.e., monthly or quarterly, but is generally quarterly, in advance. The fee is charged as a percentage of the dollar value of your assets we manage. The more assets there are in your advisory account, the more you will pay in fees, and we may, therefore, have an incentive to encourage you to increase the assets in your account.

Financial planning services are generally provided in connection with our asset management services at no additional charge. However, for stand-alone financial planning services, we charge fixed or hourly fees that are mutually agreed upon at the beginning of the engagement.

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Our services also include the selection of other advisers, which offers clients the opportunity to participate in wrap fee programs. Clients pay an ongoing asset-based fee at the end of each quarter for participating in wrap fee programs. Fees associated with the wrap fee program will include most transaction costs and fees to the custodian of your assets, and therefore are higher than a typical asset-based advisory fee.

Other Fees and Costs: Some investments, such as mutual funds and ETFs, impose additional fees that will reduce the value of your investments over time. Those fees may include fund expenses and surrender charges. You may also pay other fees to the custodian of your assets. These include, but may not be limited to, brokerage commissions on trades, other transaction fees, fees for wire transfers, stop payments, IRA maintenance, duplicate check or statement copies, overnight deliveries, returned checks, and asset transfers. Such fees are stated in the offering documents, prospectuses, account agreements, and other documents provided to you by asset managers, brokers and custodians.

Additional Information: You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce the amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying. More detailed information about our fees and costs are included in our Form ADV Part 2A (Items 5.A., B., C., and D.) [IAPD](#)

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:

- Our IARs are also registered representatives of a broker-dealer and licensed insurance agents. Through the broker-dealer and/or insurance company, our IARs can offer commission-based products for which they receive additional compensation. This additional compensation causes a conflict of interest as they have an incentive to solicit commission-based products.

Conversation Starter – Ask your Financial Professional.

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

These arrangements and additional information about other conflicts of interest are discussed in more detail in our Form ADV Part 2A. [IAPD](#)

“How do your financial professionals make money?”

Our IARs are compensated with salaries and/or a portion of the revenue we receive for the advisory services we provide. The portion paid to your IAR generally does not vary based on the type of investments that are recommended.

Item 4. Disciplinary History

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

No – Neither the Firm nor any of our IARs have a disciplinary history. We invite you to visit Investor.gov/CRS for a free and simple search tool to research our Firm and IARs. investor.gov/CRS

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

We encourage you to seek additional information about our investment advisory services in our Form ADV Brochure on Investor.gov or adviserinfo.sec.gov, or call Rossby Financial at (321) 209-0111 to speak with us directly and request a copy of this relationship summary.

Conversation Starters – Questions to 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?