INTRODUCTION

RSM US Wealth Management LLC ("we", "our") is registered with the U.S. Securities and Exchange Commission ("SEC") as an investment advisor. We do not provide brokerage services. Services provided by investment advisors and brokerage firms differ, including fees, and it is important for retail investors ("you", "your") to understand the differences. Free and simple tools are available to research firms and financial professionals at Investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisors, and investing.

RELATIONSHIPS AND SERVICES

What investment services and advice can you provide me?

Investment Advisory Services. If you engage us to provide you with investment advisory services, we will provide continuous investment advice based on your individual needs and circumstances. We have discretionary trading authority over your investment advisory accounts, which means we may place trades in those accounts in accordance with your investment plan without obtaining your permission. We review your investment advisory accounts on a periodic basis, not less than annually, to confirm that your asset allocations are aligned with your investment objectives. You may impose reasonable restrictions on investing in certain securities, types of securities, or industry sectors, so long as we consent to those restrictions in writing. We may recommend that you invest a portion of your investment advisory assets in one or more separately managed account(s) ("SMA"), which are accounts managed on a discretionary basis by a third-party manager ("SMA Manager") unaffiliated with us. While we may recommend a certain SMA Manager to diversify your portfolio, and will monitor the SMA Manager’s performance, we will have no investment authority regarding the assets held in the SMA.

We do not offer proprietary investment products. Among other things, we do not recommend the following types of individual securities: stocks, municipal bonds or taxable bonds, other than certain U.S. Treasury securities (notes, bills, bonds). To that end, we generally only provide investment recommendations on the following types of investments: mutual funds, exchange traded funds (ETFs), U.S. Treasury securities, Certificates of Deposit (CDs) and SMAs (as mentioned above). Further, because we are a subsidiary of the accounting firm RSM US LLP, we will not provide investment advice on a security issued by, or other financial arrangement pertaining to, an RSM US LLP audit client (or, in certain instances, an audit client’s affiliates). We call these positions “Independence Securities.” Generally, we request new investment advisory clients to have investable assets of at least $1,000,000. Lower amounts may be accepted on an accommodation basis.

Financial Planning Services. If you engage us to provide you with financial planning services, we will provide a comprehensive approach to evaluate various aspects of your financial position and make recommendations to meet future goals and objectives based on your individual circumstances. Our financial planning recommendations will not include legal, accounting, insurance or investment advice, and you may need to consult with your attorney, accountant, insurance agent, and/or other advisors. Any decision to implement our financial planning recommendations will be at your discretion.

Aggregated Reporting Services. If you engage us to provide you with aggregated reporting services, we will periodically provide you with an aggregate investment holdings and/or performance report related to your third party or other client directed accounts. If requested, we may recommend for these accounts an asset allocation (mix of equity, fixed income, and other asset classes), but not individual position-level securities advice, as appropriate to meet your investment objectives. This service is non-discretionary, which means you will be responsible for making investment decisions and initiating the purchase and/or sale of investments within these accounts.

Consulting Services. If you engage us to do so, we will provide you with consulting services that do not include discretionary investment management services. The exact nature of our consulting services vary by client, and will be spelled out in a Consulting Agreement.

For additional information, please see items 4 and 7 of our Form ADV Part 2A Brochure.

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?

FEES, COSTS, CONFLICTS AND STANDARD OF CONDUCT

What fees will I pay?

Advisory and Aggregated Reporting Service Fees. Our fees for investment advisory services and aggregated reporting services are generally a percentage of the amount of assets for which we are providing these services. (In limited cases, we charge an ongoing fixed quarterly fee for those services.) Fees are generally payable quarterly in advance and are
generally computed based on the value of the assets held in your account(s) on the last day of the month before the billing month. Because we generally charge fees on all your assets that we manage, the more assets in your account, the more you will pay in fees, and therefore we have an incentive to encourage you to increase your assets in your account(s). If, at our recommendation, you elect to invest a portion of your investment advisory assets in a SMA (as described above), then in addition to our fee you will be charged a separate and additional fee by the SMA Manager.

Financial Planning and Consulting Service Fees. These fees are determined based on the nature of the services provided and the complexity of your individual circumstances. Fees are calculated and charged on a fixed fee basis or an hourly basis. We may reduce or waive the fixed or hourly fee if you choose to engage us for other services.

Other Fees. You may incur additional fees and expenses on your investments such as: custodian fees, account maintenance fees, fees related to mutual funds, exchange traded funds, and variable annuities, and other transactional fees and product level fees.

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, please see Items 5.E in our ADV Part 1 and Item 5 of our Form ADV Part 2A Brochure.

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 advisor? How else does your firm make money and what conflicts of interest do you have?

When we act as your investment advisor, 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:

Certain custodians offer services to us intended to help manage and further develop our business. These services are provided to us at no cost and include educational conferences and events, consulting on technology, compliance, legal, and business needs, publications and conferences on practice management and business succession, access to employee benefits providers, consulting services, and insurance providers. A custodian may also discount or waive its fees for some of these services or pay all or a part of a third party's fees. The availability of these services from the custodian benefits us because we do not have to pay for the custodians' services as long as our clients collectively keep a specified amount of their assets in accounts at the custodian. This creates a potential conflict of interest, as we may recommend clients to open accounts with selected custodians.

We are a wholly owned subsidiary of RSM US LLP. We may refer clients in need of tax and consulting services to the RSM US LLP tax and consulting professionals who provide those services. Tax and consulting services provided by RSM US LLP are separate and distinct from our investment advisory services. As a client, you are not obligated to use RSM US LLP for these services. While our advisors do not receive compensation for such referrals, a conflict of interest could still be deemed to exist in that our parent company will benefit from such referrals.

For additional information regarding our conflicts of interest, please see our Form ADV Part 2 Brochure.

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 financial professionals receive a base salary and bonus based on both individual and firm performance factors including the amount of client assets they service. The receipt of the compensation linked to client assets creates a conflict of interest as it could incentivize our professionals to encourage you to increase the assets in your account.

DISCIPLINARY HISTORY

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

Yes. Please visit Investor.gov/CRS for a free and simple search tool to research our financial professionals and us.

Conversation starters. Ask your financial professional:

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

ADDITIONAL INFORMATION

For additional information about our services, please visit our website at https://rsmus.com/what-we-do/services/wealth-management.html. If you would like additional information or a copy of this disclosure, please call 704-206-7222.

Conversation starters. Ask your financial professional:

- Who is my primary contact person? Is he or she a representative of an investment-advisor or a broker-dealer? Who can I talk to if I have concerns about how this person is treating me?