



### **Form ADV Part 3: Client Relationship Summary** **January 14, 2026**

RCN Wealth Advisors, Inc. ("RCN WA", "we", "our", "us") is an investment adviser registered with the U.S. Securities and Exchange Commission. Services and fees offered by investment advisory firms like RCN WA differ from those offered by brokerage firms. We believe it is important for retail investors ("you") 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 investment advisers, broker-dealers, and investing.

#### **What investment services and advice can you provide me?**

**Description of Services:** We offer investment advisory services to a variety of clients, including retail investors. We develop a personalized investment policy statement, asset allocation program and custom-tailored portfolio designed to meet your unique investment objectives. The investments in the portfolio may include a variety of strategies and asset classes but are primarily composed of stocks, bonds, mutual funds, exchange-traded funds ("ETFs"), real estate, real assets and digital currencies. We manage client investment portfolios on a discretionary basis, which means we buy and sell investments of our choosing in your account without asking your permission in advance. We tailor our services to your individual needs. We consult with you initially and on an ongoing basis to determine risk tolerance, time horizon, cash flow needs, tax situation, and other factors impacting your investment profile, seeking to ensure that our advice meets your needs. You may impose reasonable restrictions on our investment advice.

**Monitoring:** As part of our standard investment advisory services, we are responsible for ongoing portfolio management, monitoring, and compliance with your investment objectives.

**Account Minimums and Other Requirements:** At the start of the relationship, we require you to sign a written agreement which authorizes us to manage your investments. There is typically a minimum household account value requirement of \$500,000. Exceptions can be made for household relationships that together exceed this minimum, or with another exception we may make.

**Additional Information:** More detailed information about our services is included in Items 4, 7, and 13 of our [Form ADV Part 2A](#).

***"Conversation Starters" are questions the SEC thinks you should consider asking your financial professional.***

**Conversation Starters** – ask RCN Wealth Advisors:

- Given my financial situation, should I choose investment advisory services? 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?**

For our investment advisory services to clients in a separate account arrangement, we charge fees on the basis of a percentage of your total account's and/or household's assets under management, including cash balances. Our investment advisory fees are billed quarterly in advance based upon your account's asset value on the last day of the previous quarter and are pro-rated for partial periods. Fees are negotiable depending upon the needs of the client and complexity of the situation; the final fee schedule is disclosed in the client's investment advisory agreement.

We offer financial planning services for a fixed fee or charged on an hourly basis. Depending upon the complexity of the situation and the needs of the client, the rate may vary. Fees are paid fifty percent in advance, but never more than six months in advance, with the remainder due upon presentation of the plan. Fees that are charged in advance will be refunded based on the prorated amount of work completed at the point of termination. Financial planning

fees are negotiable; the final fee schedule is disclosed in the client's financial planning agreement.

We may allocate client assets to our sub-advised ETF. We earn an annual fee based on the percentage of the value of the assets that are sub-advised ("Sub-Advisory Fee"). Our fee is payable from the unitary fee proposed within the ETF and borne by the adviser to the ETF. Additional information about the fees charged to an investor in the ETF is disclosed in the prospectus and SAI, available upon request. You will also pay any commissions, transaction fees, custodial fees, and other related costs and expenses that are charged by trade counterparties or custodians. You will also pay the operating expenses of any mutual funds or ETFs held in your portfolio.

**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 information about fees and costs are included in your written agreement and our Form ADV Part 2A (Item 5).**

**Conversation Starters** – ask RCN Wealth Advisors:

- 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 examples to help you understand what this means: our employees are permitted to buy and sell the same securities recommended to clients. Conflicts that may arise in managing your account alongside accounts for other clients include how we allocate investment opportunities when our compensation varies by account or when attractive securities are scarce. Furthermore, when we allocate your assets to our sub-advised ETF, we will earn a management fee and will also be entitled to a share of profits, if any, after expenses. We expect to invest separate account client assets in the ETF. Read our Form ADV Part 2A to learn more about potential conflicts and how we address them.

**Conversation Starters** – ask RCN Wealth Advisors:

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

**How do your financial professionals make money?**

Our financial professionals are paid a fixed base salary and a share of firm profits. Compensation received by our financial professionals therefore rises as the amount of client assets grows, which is a conflict.

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

No, there are no legal or disciplinary events to report. We invite you to visit [Investor.gov/CRS](https://www.investor.gov/crs) for a free and simple search tool to research the firm and our financial professionals.

**Conversation Starters** – ask RCN Wealth Advisors:

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

**To obtain additional information about our services or an up-to-date copy of this Client Relationship Summary, please call us (410) 956-6003. We also invite you to visit our website at [www.rcnwa.com](http://www.rcnwa.com).**

**Conversation Starters** – ask RCN Wealth Advisors:

- 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?