

ROSEMARK ADVISORS, INC.

REGISTERED INVESTMENT ADVISOR

Client Relationship Summary as of June 24, 2020

RoseMark Advisors, Inc. (RMA) is an Investment Adviser registered with the Securities and Exchange Commission ("SEC"). Investment advisory services and fees differ and it is important for the 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?

RMA acts as a solicitor for Castle Asset Management, LLC (CAM) and is an affiliated Investment Adviser and is under common control. RMA offers investment management services, as a solicitor to retail and other investors in accordance with the terms of a solicitor agreement with CAM. Upon request, we also provide comprehensive financial planning including but not limited to, Financial Organization, Risk Management, Income Tax & Cash Flow Analysis, College Funding, Investment Analysis, Retirement Planning, Distribution Planning, and Estate Planning. We do not limit our services to proprietary products. We generally advise clients with investable assets exceeding \$100K, although we will accept clients with a lower level of investable assets in certain cases. For more information, please refer to Items 4, and 7 of our Form [ADV](#) Part 2A or at <https://adviserinfo.sec.gov/firm/summary/173677>

- "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?

RMA may receive solicitor compensation from CAM for the referral of clients to CAM pursuant to a written solicitation agreement between RMA and CAM. Upon engaging CAM, the client will receive a copy of CAM's Form ADV disclosure brochure and a separate disclosure statement discussing RMA's relationship with CAM and the fee that RMA will receive for the referral. CAM charges most of its clients an annual investment management fee based on the amount of assets under management and the investment program that they are enrolled in. CAM charges tiered asset-based fees on managed assets generally ranging from 0.25% to 1.50%. Clients authorize CAM to debit their custodial account(s) for these fees. Fees are paid quarterly in arrears and are generally calculated based on the average daily market value. Asset-based fees create an incentive (and therefore a conflict of interest) to encourage clients to invest additional assets with us, but also align our interest with the client's interest because we earn more when the client's portfolio performs better and less when the client's portfolio does not perform as well. In certain circumstances, other types of fees are charged for our financial planning services. These fees are negotiated before any work is completed, an engagement letter is sent (stating the work to be completed, expected length of the time for the engagement and the corresponding fee). Planning fees will be billed directly to the client. For more information, please refer to Item 5 of our Form [ADV](#) Part 2A or at <https://adviserinfo.sec.gov/firm/summary/173677>.

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.

- "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?"

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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 may create 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 is an example to help you understand a conflict that may impact you as an investor.

Matthew M. Racanelli is a licensed insurance agent with Crump Life Insurance Services and may receive compensation for the sale of insurance products from Advisory and non-Advisory clients. Matthew M. Racanelli also earns additional compensation as a direct solicitor for Castle Asset Management, LLC. For clients who purchase products causing commissions to be generated from such purchases, these commissions are paid to Matthew M. Racanelli in his separate capacity as an insurance agent or solicitor. This activity represents a conflict of interest and gives him an incentive to recommend the purchase of insurance products for a client account based on that person's ability to receive compensation from such a purchase, rather than based on a client's needs. However, RMA believes that it has addressed this conflict by (a) requiring that any such transaction will be on commercially reasonable terms that are generally consistent with industry standards, and (b) neither requiring nor expecting that a client will purchase any such insurance product from or through Matthew M. Racanelli. For more information, please refer to Item 10 of our Form [ADV](#) Part 2A or at <https://adviserinfo.sec.gov/firm/summary/173677>.

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

How do your financial professionals make money?

We pay our administrative personnel a salary and bonus based entirely on firm and individual performance. Administrative personnel do not sell products or receive commissions, and compensation is not based on the amount of managed assets, the time or complexity required to meet a client's needs, or revenue the firm earns from the financial professional's advisory services or recommendations. Financial professionals receive a salary and additional compensation based on individual performance. The financial professionals compensation is aligned with their business expertise, tenure, client experience, the time or complexity required to meet a client's needs and the revenue that the firm receives from the financial professionals recommendations.

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

No. Please visit Investor.gov/CRS for a free and simple search tool to research us and our financial professionals.

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

You can access our Form [ADV](#) Part 2A, or at <https://adviserinfo.sec.gov/firm/summary/173677>. Please contact us at 631-699-2664 if you would like additional information or a copy of this summary.

- "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?"