

# Rossmore Private Capital, LLC

## Form CRS - Customer Relationship Summary, March 30, 2023

ROSSMORE PRIVATE CAPITAL, LLC is an investment adviser registered with the Securities and Exchange Commission. Brokerage and investment advisory services and fees differ and it is important for you to understand these 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.<sup>1</sup>

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

We offer financial planning; *discretionary accounts* where we decide to buy mutual funds, exchange-traded funds, and individual securities without obtaining your consent; and *non-discretionary accounts*, where we recommend securities to you and you decide whether to buy and sell them. Our account management responsibilities are ongoing and continuous, and we monitor accounts at least monthly for performance and adherence to client guidelines. We give advice on a wide variety of securities, and do not limit the types of investments we recommend. Our minimum account size is \$2,000,000. Please also see our Form ADV Part 2A ("[Brochure](#)"), specifically Items 4 & 7.

**Conversation Starters.** Ask us:

- 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?

We charge a fee based on a percentage of the assets in your account, payable monthly and taken out of your account. Fees for reports and custody are included in this fee. Mutual funds and exchange-traded funds charge management and administrative fees, and you pay your share of these fees as a shareholder.

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 also see Items 4, 5 & 6 of our [Brochure](#).

**Conversation Starter.** Ask us:

- 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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<sup>1</sup> We provide this Form CRS to retail investors to comply with the SEC's Form CRS disclosure requirements and those under the Investment Advisers Act of 1940. It does not create or modify any agreement, relationship, or obligation between you and Rossmore. Please consult your agreements for all terms and conditions controlling your account. Form CRS defines "retail investor" as a natural person, or the legal representative of a natural person, who receives or seeks to receive services primarily for personal, family, or household purposes. You are not a retail investor if you use our services primarily for purposes other than personal, family, or household purposes.

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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 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 is an example to help you understand what this means. We have an incentive to encourage you to increase the assets in your account because the more assets there are in your account, the more you will pay in fees. We have a conflict when, for example, we are considering whether you should reduce your debts by using funds from your advisory account, because that will reduce our fees.

*Conversation Starter.* Ask us:

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

For additional information, please also see Item 11 of our [Brochure](#).

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

Our financial professionals who are also equity owners of the firm earn a share of the firm's profits. They are not paid based on the amount of client assets they manage, the complexity of your needs and the time required to meet them, products sold, or commissions. Any financial professional who is not an equity owner of the firm earns a percentage of the advisory fees paid to the firm by the clients he or she advises. None of our financial professionals receive non-cash compensation.

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

No. Visit <https://www.investor.gov/> for a free, simple search tool to research us and our financial professionals.

*Conversation Starter.* Ask us:

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

For additional information about our services, please go to our website, [www.rossmore.com](http://www.rossmore.com), and see our [Brochure](#) available at <https://adviserinfo.sec.gov/firm/summary/288453>. If you have any questions, need additional or up-to-date information, or want another copy of this Customer Relationship Summary, please contact us at 860-200-6090.

*Conversation Starter.* Ask us:

- 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?