

Introduction

Our firm, RBA Wealth Management, LLC, is an investment adviser registered with the Securities and Exchange Commission. We feel that it is important for you to understand how advisory and brokerage services and fees differ in order to determine which type of account is right for you. There are free and simple tools available to research firms and financial professionals at 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?

We are a registered investment adviser that offers investment advisory services to clients. Our advisory services include Wealth Management, Retirement Plan Consulting, and Financial Planning & Consulting. If you open an advisory account with our firm, we'll consult with you to understand your current financial situation, existing resources, goals, and risk tolerance. Based on what we learn, we may recommend a portfolio of investments that is monitored at least quarterly, and if necessary, rebalanced to meet your changing needs, stated goals, and objectives. We will offer you advice on a regular basis and contact you at least annually to discuss your portfolio.

Per our Wealth Management Agreement, we are allowed to buy and sell investments in your account without asking you in advance ("discretion"). If you prefer, you may request we buy and sell investments in your account only after receiving your permission ("non-discretion"). If you select non-discretion, you make the ultimate decision regarding the purchase or sale of investments. Any limitations will be described in the signed advisory agreement. We will have discretion or non-discretion until the advisory agreement is terminated by you or our firm.

We do not restrict our advice to limited types of products or investments. Our firm does not impose requirements for opening and maintaining accounts or otherwise engaging us.

Financial Planning & Consulting is included in our Wealth Management services for no additional fee. If you retain our firm exclusively for Financial Planning & Consulting, we may provide advice regarding investments, but will not monitor the investments.

Additional information about our advisory services is located in Item 4 of our Firm Brochure.

<https://adviserinfo.sec.gov/firm/summary/291029>

Questions to 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 those qualifications mean?

What fees will I pay?

Our Wealth Management fee schedule typically ranges from 1.50% to 1.00% depending on the value of the investments in your account. You will be charged an ongoing quarterly fee based on the value of the investments in your account. The more assets you have in your advisory account, the more you will pay us. We therefore have an incentive to increase the assets in your advisory account in order to increase our fees. Our fees vary and are sometimes negotiable. The amount you pay will depend, for example, on the services you receive and the amount of assets in your account. Our firm's fees will be automatically deducted from your advisory account, which will reduce the value of your advisory account. In rare cases, our firm will agree, if requested, to send you invoices rather than automatically deduct our firm's fees from your advisory account.

Our maximum flat fee is \$3,000 for our Financial Planning & Consulting service. We charge an upfront retainer when you sign an agreement and charge you when we provide a financial plan or consultation.

Our maximum flat fee is \$3,000 for our Retirement Plan Consulting service. We charge an upfront retainer when you sign an agreement and charge you when we provide a plan recommendation or consultation.

The custodian that holds your assets may charge transaction fees when we buy or sell an investment for you. The custodian's transaction fees are separate from our firm's fees for our Wealth Management service.

You may also pay charges imposed by the custodian holding your accounts for certain investments and maintaining your account. Some investments, like mutual funds, index funds, exchange traded funds, life

insurance, and variable annuities, charge additional fees that will reduce the value of your investments over time.

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.

Additional information about our fees is in Item 5 of our Firm Brochure.

<https://adviserinfo.sec.gov/firm/summary/291029>

Questions to Ask Us:

- Help me understand how these fees and costs may 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 must act in your best interest and put your interest ahead of ours. 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 may affect the investment advice, we provide you. Here are some examples to help you understand what this means:

Certain of the Firm's Supervised Persons are licensed insurance agents and offer certain insurance products on a fully-disclosed commissionable basis. A conflict of interest exists to the extent that RBA Wealth Management recommends the purchase of insurance products where its Supervised Persons are entitled to insurance commissions or other additional compensation. The Firm has procedures in place whereby it seeks to ensure that all recommendations are made in its clients' best interest regardless of any such affiliations.

Our firm's financial professionals are registered representatives of Purshe Kaplan Sterling Investments ("PKS"), an unaffiliated broker-dealer. Your financial professional may offer you brokerage services through PKS or advisory services through our firm. Brokerage and advisory services are different, and the fees our firm and PKS charge for those services are different. Registered representatives charge a transaction-based commission each time they buy or sell a security in a brokerage account. As a result, they have an incentive to trade as much as possible in order to increase their compensation. You can learn more about PKS's brokerage services and fees at https://files.brokercheck.finra.org/crs_35747.pdf.

Additional information about our conflicts of interest is in Item 10 of our Firm Brochure.

<https://adviserinfo.sec.gov/firm/summary/291029>

Questions to Ask Us:

- 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 compensated based on the revenue our firm earns from their advisory services or recommendations.

Questions to Ask Us:

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

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

No, our firm and financial professionals do not have any legal and disciplinary history to disclose. Visit Investor.gov/CRS for a free and simple search tool to research our firm and our financial professionals.

Additional Information

You can find additional information about our firm's investment advisory services on the SEC's website at www.adviserinfo.sec.gov by searching CRD #291029. You may also contact our firm at (949) 945-2104 to request a copy of this relationship summary and other up-to-date information.

Questions to 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?