

Roberts, Glore & Co.

April 2, 2025

Roberts, Glore & Co. is registered with the Securities and Exchange Commission as an Investment Adviser.

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://investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing.

What investment services and advice can you provide me?

We offer investment advisory services to retail investors. We manage and advise upon customized investment portfolios in separately managed accounts, primarily using investments like stocks, bonds, mutual funds, and exchange-traded funds or similar vehicles. We will help you determine an appropriate mix of investments by taking into account your long-term financial goals and ability to take risk. We also offer financial planning services, including consultations regarding estate planning, retirement, 401(k) rollovers, educational funding, insurance planning, and charitable giving. We will monitor your investments continuously, and we will conduct in-depth reviews of your account roughly two to four times per year. Most of our clients grant us discretionary authority to buy and sell investments on their behalf. Some of our clients are non-discretionary, which means that we make investment recommendations to them, and the clients make the ultimate decision to buy or sell. Our minimum account size is normally \$500,000, but we sometimes make exceptions, particularly for investors referred to our firm by existing clients.

For more detailed information about our investment services, please see Items 4 and 7 of our Form ADV Part 2A brochure, which is available on our website at www.robertsglore.com.

Conversation Starters***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?***

In most cases, we will charge investment advisory fees as a percentage of your assets under our management, normally on a quarterly basis. The larger your investment account, the more advisory fees we earn, and thus we have the incentive to invest your account to grow in value over time, and to encourage you to increase assets in your account. In a few cases, we may charge fixed fees for financial planning, investment consultation, or other services. You will pay other costs to third parties. These costs may include custodian fees, account maintenance fees, mutual fund or exchange-traded fund management fees, and transaction costs like ticket charges or exchange fees. We do not share in these other costs.

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 more detailed information about our fees and costs, please see Item 5 of our Form ADV Part 2A brochure, which is available on our website at www.robertsglore.com.

Conversation Starter

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?***

We are fiduciaries. **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:

- Our financial professionals' compensation is based upon the value of the investments that we manage for our clients. Therefore, our financial professionals have an incentive to recommend that you add to your investments under our firm's management.

For more detailed information about our conflicts of interest, please see our Form ADV Part 2A brochure, which is available on our website at www.robertsglore.com.

Conversation Starter

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 cash compensation in the form of revenue- and profit-sharing (if they are equity partners), salaries, bonuses, or a combination of these items. Revenue- and profit-sharing are primarily tied to our professionals' share of ownership in our firm. Salaries and bonuses are tied to our professionals' level of experience, work ethic, and contribution to our firm's growth and daily operations. If our clients increase the assets in their accounts, our firm's advisory fees will rise, and this may translate to higher revenue-sharing, profit-sharing, and bonus payments for our financial professionals.

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

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

Conversation Starters

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

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?

For more information about our investment advisory services or to request a copy of our *Client Relationship Summary*, please visit our website at www.robertsglore.com, email us at info@robertsglore.com, or phone us toll-free at (800) 627-8889.