

Robertson Advisory Inc (RAI, we or us) is registered with the State of Florida as an investment adviser. RAI's sole financial professional and investment advisory representative (IAR) is Tom Robertson, a CERTIFIED FINANCIAL PLANNER® Professional who offers financial planning services. RAI charges an hourly fee for financial planning.

This relationship summary will explain the various services we offer, how we charge for those services, and conflicts of interest that exist when we provide our services. To help you research firms and financial professionals, you can access free and simple tools at [Investor.gov/CRS](https://Investor.gov/CRS), which also provides educational materials about investment advisers and investing.

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

Tom Robertson, the IAR for RAI offers securities and advisory services through LPL Financial, a registered investment advisor with the SEC. LPL Financial is a member of FINRA and SIPC. Through LPL Financial, Tom provides access to a range of investment products, such as stocks, bonds, exchange-traded funds (ETFs), mutual funds, annuities, and alternative investments. Please note that the investment options available to you may be

limited depending on the state you are located in. Through LPL Financial, Tom offers brokerage and advisory services, he will inform you when he offers an investment recommendation or advice, and whether the recommendation or advice is part of a brokerage or advisory service. Please see the LPL Financial LLC Relationship Summary for information regarding brokerage and advisory services.

Tom Robertson is a CERTIFIED FINANCIAL PLANNER® Professional and offers financial planning through Robertson Advisory Inc as an investment advisory representative (IAR). RAI charges an hourly fee for Financial Planning. Robertson Advisory Inc is a separate entity from LPL Financial LLC. This Relationship Summary is for Robertson Advisory Inc.

## Financial Planning Services

Based on the information furnished and the scope agreed upon by you, RAI's services include but are not limited to:

- Review, recommendation, implementation and/or management of specific investment and/or insurance products
- Annual review, implementation and assistance with employer sponsored group insurance benefits and retirement plans
- Specific advisory services for a particular investment, product or circumstance
- A written financial plan that will be reviewed in detail with you. The financial plan will contain recommendations with rationale designed to attain your stated goals and objectives, while observing your issues and concerns.
- You may choose Tom Robertson, an IAR of RAI as your Registered Representative through LPL Financial, regarding your investments and insurance but you are under no obligation to place any investment, insurance or other transaction with Tom Robertson.
- Tom Robertson as the IAR of RAI does not take either full or limited discretionary authority over the management of assets

**More detailed information** about our financial planning services can be found in our [Form ADV Brochure](#). If viewing a paper version of this form, please visit [RobertsonAdvisory.com](https://RobertsonAdvisory.com) – Policies and Procedures for hyperlinks to this document.

### ➔ QUESTIONS TO ASK YOUR PROFESSIONAL:

- 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?

RAI is compensated for all services furnished under their Compensation Agreement with you by the payment of fees.

- You will be billed at an hourly rate of \$200 for all services furnished by RAI. The time needed to complete each client's personal planning may vary greatly, from as few as 1 hour to as many as 25 hours or more. All time and expenses spent on the you are logged and included in the invoice delivered to you. Above fees are due and payable upon presentation of the written or verbal analysis. All fees are subject to change without notification. Changes are noted in Part 2 of RAI's ADV Form filed with FINRA. You will receive a copy of the current ADV Form Part 2A and 2B Brochure with the Compensation Agreement. Future updated copies are available upon request.
- You will be given an estimated amount of time for each plan. This is however an estimate. If this amount changes by more than 25% you will be notified, and the contract will be updated

and initialed by both you and the IAR for RAI.

### Other Fees and Costs

Custodial fees, Service fees, Transaction fees, Confirmation fee and any other administration costs charged by your custodian and/or broker/dealer which may be incurred by implementing RAI's recommendation are not included in the fee charged by RAI. Some investment products you choose may charge their own advisory fee, commission or other expense as set forth in the product's prospectus.

### ➔ QUESTIONS TO ASK YOUR PROFESSIONAL:

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 providing recommendations as my financial planner? How else does your firm make money and what conflicts of interest do you have?

- When we provide you with a recommendation as your financial planner, we must 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 about these conflicts because they can affect the recommendations we provide you.
- Tom Robertson, an IAR of RAI is also a Registered Representative offering securities through LPL Financial, member of FINRA/SIPC. RAI is not affiliated with LPL Financial. As such Tom Robertson may receive a commission or other form of compensation, in addition to the fees described above. Should you choose to implement recommendations made as a result of the financial planning service provided through RAI you are under no obligation to act on the recommendations of RAI or to affect any recommendations through Tom Robertson.
- Tom Robertson is also an independent agent for various insurance companies in the State of Florida which is an outside business activity of RAI. Depending on the nature of the transaction, he may receive compensation in addition to the fees described above.
- RAI is not responsible for acts, omissions or insolvency of any other agent, broker or independent contractor selected to take actions or to negotiate or consummate any transaction for the you.

### **QUESTIONS TO ASK YOUR PROFESSIONAL:**

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

## How do you as a financial professional make money?

Tom Robertson, an IAR for RAI is an independent contractor, the agreement between him and LPL Financial sets out the payments LPL Financial makes to him. When Tom provides investment advisory services, he receives a portion of the advisory fee you pay to LPL Financial. When Tom provides brokerage services, he receives a portion of the commissions or markups/markdowns from your trades paid to LPL Financial. Receiving a portion of the advisory or brokerage fees you pay to LPL Financial creates an incentive for him to encourage you to increase your investment account size or trade more frequently. LPL Financial also compensates Tom based on production, including payments based on the amount of client assets they service and the products they sell.

In addition, Tom receives different levels of compensation for selling different types of investments or services. This could include, for example, a share of the 12b-1 fees, trail payments, or sales loads paid to LPL Financial by an investment product. Although Tom must recommend investment products or manage your account in your best interest, these additional forms of compensation create an incentive for him to recommend specific financial products.

RAI is legally required to act in your best interest and not put our interests ahead of your own. We have systems in place to mitigate the conflicts of interest that arise from the way we make money, including systems to review whether a recommendation is in your best interest.

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## Does Robertson Advisory have a legal or disciplinary history?

Yes. State of Florida Final Order of Administrative Proceeding #51792a-S dated August 20, 2015 stipulates that L Thomas Robertson was not properly registered by LPL Financial in the State of Florida as an Investment Advisor Representative from September 1, 2009 to September 29, 2013. Robertson filed all the proper paperwork with LPL for them to register him with the State of Florida each year. Robertson was unaware that LPL had not submitted the paperwork until the State's audit in August 2013. LPL registered Robertson with the State on September 26, 2013 and Robertson was granted registration on September 30, 2013. L Thomas Robertson properly registered directly with the State of

Florida as an IAR with his own investment advisory firm, Robertson Advisory Inc. each of the years in question. LPL acknowledged their administrative error and reimbursed Robertson for all fines and fees incurred.

You can access the legal and disciplinary histories of RAI using a free and simple search tool at [Investor.gov/CRS](https://investor.gov/CRS).

### **QUESTIONS TO ASK YOUR PROFESSIONAL:**

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

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## Additional Information

Please visit [RobertsonAdvisory.com](https://RobertsonAdvisory.com) Policies and Procedures page for more information, including a copy of the [Form ADV Brochure](#), [Insider Trading Policy](#), [Privacy Policy](#) and this [Relationship Summary](#). To request a printed copy of this relationship summary, please call us at 386.734.2566. We also encourage you to review the general information provided by the U.S. Securities and Exchange Commission regarding investing, choosing an investment professional, and related considerations, available by visiting [Investor.gov](https://investor.gov).

### **QUESTIONS TO ASK YOUR PROFESSIONAL:**

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?