

Form CRS - Customer Relationship Summary As of February 24, 2021

Introduction. DEAN ROLAND RUSSELL, LLC is registered with the Securities and Exchange Commission as an investment adviser. Fees for brokerage and investment advisory services differ among broker-dealers and investment advisers and it is important that you 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?

We offer wealth management services. Wealth management combines financial planning and portfolio management services. We provide financial planning advice and recommendations regarding

your investment goals and objectives, personal balance sheet, tax planning, risk management, retirement, education, cash flow and investment planning. We offer ongoing portfolio management services. We will continuously monitor your investments and provide advice. When you engage us, you sign an investment advisory agreement that gives us discretionary authority to determine the investments to buy and sell in your account. You can impose reasonable restrictions on us, which must be provided to us in writing and accepted by us. We do not require a minimum initial and ongoing account size for wealth management services. We do have a minimum annual fee of \$7,500.

You should carefully review our [Form ADV, Part 2A Brochure](#), particularly Items 4 and 7, to understand the services we provide.

- Our investment advice is not limited to proprietary products or to a limited menu of products or types of investments.

Ask us questions to help you better understand our services: *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 percentage of assets under management for wealth management services. These fees are assessed on a quarterly basis, in arrears. You should be aware that the more assets there are in your account, the more you will pay in fees. This means we have an incentive to encourage you to increase the assets in your account.

In addition to our fees, you will incur additional fees related to the investments in your account, such as custodian fees, account maintenance fees, transaction costs, surrender charges, wire transfer and electronic fund fees, internal management fees of mutual funds, and other product related fees such as redemption fees.

You should carefully review our [Form ADV, Part 2A Brochure](#), particularly Items 5, to understand the fees and costs you will pay.

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.

Ask us questions to help you better understand the impact of fees and costs on investments: *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?

When we act as your investment advisor, 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 are some examples to help you understand what this means.

You should carefully review our [Form ADV, Part 2A Brochure](#), particularly **Items 10, 11, and 12, for more detailed information about our conflicts of interest.**

- If you ask if you should pay off your mortgage with assets in your account, we have incentive to say no, because your fees would decrease.
- We may receive soft dollar credits from custodians that may be used to pay certain expenses that we would otherwise have to pay ourselves. We have incentive to direct you to those custodians.

We are fiduciaries to you. That means we are required to act in your best interest throughout our entire advisory relationship.

Ask us questions to help you better understand our conflicts of interest: *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 a salary and a discretionary bonus based on their individual performance and the success of the firm. This is a conflict of interest because our financial professionals have an incentive to encourage you to increase the assets in your accounts.

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 our firm and your financial professional.

Ask us questions to help you better understand our disciplinary history: *As a financial professional, do you have any disciplinary history? For what type of conduct?*

Additional Information

You should carefully review our [Form ADV, Part 2A Brochure](#) for additional information about our services. You may request updated information and a copy of our Relationship Summary by contacting us at (858) 485-8547 or info@drwealth.com

Ask us questions to help you better understand who to contact with any questions or complaints: *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?*