

Introduction	Ralicki & Company, P.A. conducts its advisory business as Ralicki Wealth Management & Trust Services ("RWM" or "Firm" or "We") maintains its registration with the Securities and Exchange Commission as an Investment Adviser. RWM began conducting business in Stuart, Florida in 2006. Our firm was registered with the state of Florida until we applied for registration with the SEC in March 2022. Investment advisory services and fees differ from that of brokerage services and fees. It is important for the retail investor to understand the difference. Our firm provides investment advisory services. Our firm does not provide brokerage services. This document gives you a summary of the types of services we provide and how you pay. Please ask us for more information. If you would like to learn more, free and simple tools are available to research firms and financial professionals at: 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?	Investment Supervisory Services: RWM offers continuous investment supervision by selecting independent money managers through a Separate Account Management Platform, specifically tailored to your personal financial objectives and investment preferences. Clients grant RWM discretionary authority, empowering us to select appropriate money managers and allocate your investment assets accordingly without needing prior approval. To customize investment strategies effectively, we perform thorough assessments, gathering detailed insights regarding your financial goals, risk tolerance, investment experience, time horizon, liquidity requirements, tax implications, and personal preferences. This is done through comprehensive interviews and detailed questionnaires. RWM carefully evaluates potential money managers through rigorous due diligence, analyzing factors such as the manager's investment philosophy, historical performance, risk management techniques, and alignment with your financial objectives. After selection, we continuously monitor these managers and evaluate their performance, ensuring they remain suitable for your ongoing investment goals. We meet with clients regularly—typically quarterly or more frequently as necessary—to discuss account performance, ensure alignment with the strategic plan, and make adjustments when needed. Clients maintain direct ownership of their assets and receive periodic statements directly from their custodians. Additional customized reporting from RWM is available upon request. Trust Services: RWM offers certain services to clients which constitute custody. These services primarily consist of a member of our firm being appointed as a Trustee of an advisory client's trust under a separate agreement. RWM does not offer these services to all clients. Inherently, due to the trust relationship, conflicts arise if RWM or its financial professionals favor our trust clients over non-trust clients. Please ask your financial professional how we mitigate these conflicts or review RWM's ADV Part 2A, Item 15, available upon request. Financial Planning and Consulting: Trust clients and investment supervisory clients are eligible to receive a financial plan as a compliment to their service. Other clients may elect to separately contract for financial planning or individualized consulting services. Consulting services may or may not include the preparation of a report as the services are based on the client's desires. Any financial planning or consulting services for which we charge an additional fee will be agreed upon in writing, prior to the execution of the service. These services offer recommendations on a generic basis. Although we provide advice, these services are non-discretionary, and the client is responsible for ultimately implementing any of the proposed solutions. For additional information about how we invest, please see our firm's Form ADV, Part 2A Disclosure Brochure, Items 4, 7 and 8. CONVERSATION STARTERS. CONSIDER ASKING YOUR FINANCIAL PROFESSIONAL THESE QUESTIONS: <i>Given my financial situation, should I choose an investment advisory service? Why or why not?</i> <i>How will you choose investments to recommend to me?</i> <i>What is your relevant experience, including licenses, education, and other qualifications?</i> <i>What do these qualifications mean?</i>
What fees will I pay?	Investment Supervisory Service Fees. RWM receives its portion of a client's advisory fees directly from the money manager or sponsor platform. RWM does not charge clients directly for its advisory fees. Based on a pre-arranged fee split with the respective money manager or platform, the platform or money manager will provide a portion of the fees collected by our client to our firm. The platform or money manager chosen will provide you with their ADV Part 2A Disclosure which outlines the investment advisory fees, billing cycle, householding, terminating an account and other restrictions you should be aware of. For more information about our fees and to review our fee schedules, please see "Item 5 Fees", of our firm's ADV Part 2A. When our firm charges you an "asset-based" fee, you should be aware that the more assets that are in your retail account, the more you will pay in fees. Therefore, the firm has an incentive to encourage you to increase the assets in your account. One example of this is encouraging a client to roll over their 401(k) assets into an account that the advisor can put with selected money managers and thereby earn an asset-based fee. For financial planning and consulting, our fees vary and can be based on hourly or fixed fees and are negotiable due to the complexity and size of the project. The amount you pay will depend, for example, on the services you receive, the complexity of your services and the amount of assets in your account. You will agree to these fees, in writing prior to the commencement of such services. If you choose to implement your financial plan through your Financial Professional, he/she receives advisory fees. This represents a conflict of interest you should be aware of as the financial professional may recommend products based on the compensation, he/she receives.

What fees will I pay? (Continued)	Your advisory fee does not cover all expenses. As a result, you will be responsible for any brokerage or related transaction costs, margin fees, custodian, or retirement fees. Please see Items 5 and 12 of our firm's ADV Part 2A and the ADV Part 2A of the Money Manager actively managing your account for additional information regarding these expenses. <i>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.</i> CONVERSATION STARTERS. CONSIDER ASKING YOUR FINANCIAL PROFESSIONAL THESE QUESTIONS: <i>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?</i>
What are your legal obligations to me when acting as my investment adviser?	<i>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 affect the recommendations we provide you. Here are some examples to help you understand what this means.</i> Our firm has a duty to disclose all potential conflicts to you. RWM has disclosed in our ADV Part 2A, Items 10, 11, 12 and 14 conflicts and potential conflicts of interest regarding our firm. You can find the ADV Part 2A link on our firm's website or contact us for the disclosure. The ADV Part 2B Supplement talks about your financial professional and outlines specific conflicts regarding that individual. Please ask us for a copy of your financial professional's ADV Part 2B Supplement. Please be sure to review these pieces carefully and consult us with any questions or concerns. Our firm and/or individuals associated with our firm may buy or sell for their personal accounts securities identical to or different from those recommended to our clients by their respective money manager.
How else does your firm make money and what conflicts of interest do you have?	Management personnel of our firm are also Certified Public Accountants in the accounting firm of Ralicki & Company, P.A., where they are individually licensed providing accounting services for separate and typical compensation. Ralicki & Company, P.A., typically recommends Ralicki Wealth Management & Trust Services to accounting clients in need of advisory services. This represents a conflict of interest as both these individuals will benefit by the recommendation due to common ownership. Ask us how this impacts recommendations made to you.
How do your financial professionals make money?	Our financial professionals are paid based on the amount of client assets they allocate to third-party money managers. The more you invest or transfer into your account with the designated money managers, the more your financial professional earns on your account. If clients establish an investment advisory relationship with one of these firms, the financial professional shares in the advisory fees' clients pay to these asset management firms. You should review Item 5 of the ADV Part 2A for more information regarding AssetMark, Orion and CPS Investment Advisors services and fees. Our firm's financial professionals are also licensed travel agents earning commissions on the sale of cruises. This creates a conflict of interest by raising the possibility that travel products could be recommended by your advisor because of the fees generated rather than because of an overriding benefit to you. For more information about your financial professional's activities and education, review the individual's ADV Part 2B Supplement by contacting us or accessing the links provided on our firm's website. CONVERSATION STARTERS. CONSIDER ASKING YOUR FINANCIAL PROFESSIONAL THESE QUESTIONS: <i>How might your conflicts of interest affect me and how will you address them?</i>
Do you or your financial professionals have legal or disciplinary history?	No. For a free and simple tool to research the firm or its financial professionals please see Investor.gov/CRS. CONVERSATION STARTERS. CONSIDER ASKING YOUR FINANCIAL PROFESSIONAL THESE QUESTIONS: <i>As a financial professional, do you have any disciplinary history? For what type of conduct?</i>
Additional Information	Additional information on our firm can be found at: Ralicki Wealth Management or by visiting https://adviserinfo.sec.gov/. You can obtain a copy of this relationship summary, or any other up-to-date disclosure information, upon request and free of charge by contacting us at: (772)221-4508 or emailing us at david@ralickiwm.com.. CONVERSATION STARTERS. CONSIDER ASKING YOUR FINANCIAL PROFESSIONAL THESE QUESTIONS: <i>Who is my primary contact person?</i> <i>Is he or she a representative of an investment adviser or a broker-dealer?</i> <i>Who can I talk to if I have concerns about how this person is treating me?</i>