

# Form CRS (Client Relationship Summary), March 24, 2026

## Rogan & Associates, Inc. (R&A)

Rogan & Associates, Inc. (“R&A,” “we,” “us”) is registered with the Securities and Exchange Commission (SEC) as an investment adviser. Brokerage and advisory services and fees differ, so it is important that you understand these differences. You can use the free, simple tools at [Investor.gov/CRS](https://www.investor.gov/crs) to research firms and financial professionals and to access educational materials about broker-dealers, investment advisers, and investing.

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

The investment advisory services we offer include:

- Planner-managed accounts – Accounts may be discretionary, where your Planner makes investment decisions for your account, or non-discretionary, where your Planner provides recommendations, but you make the final investment decisions.
- Third-party managed accounts – R&A may recommend unaffiliated third-party managers or platforms based on your investment objectives and financial circumstances.

We also provide financial planning and investment consulting services. We provide ongoing monitoring of advisory accounts **and conduct** reviews at least annually or more frequently as deemed appropriate by you and your Planner.

Account Minimums: R&A generally requires a minimum investment of \$10,000, although we may accept smaller accounts at our discretion.

You should promptly notify your Planner of changes in your financial situation, goals, risk tolerance, time horizon, or personal circumstances.

**Conversation Starter:** “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?

You will pay an asset-based advisory fee calculated as a percentage of assets under management. R&A’s advisory fees are negotiable and may be up to 2.25% per year, depending on the amount of assets under management, the nature and complexity of the relationship, and other relevant factors. Fees are generally deducted from your account as authorized by you and described in your advisory agreement. For accounts in the Wrap Fee Program, certain execution and transaction charges are included in the advisory fee. A wrap fee **may cost more** than paying separately for advisory, brokerage, custody, and transaction services, especially if there is little trading in the account. In some cases, the wrap fee may cost less depending on the services provided and trading activity. Because our fee is based on account assets, we have an incentive to encourage you to increase or maintain assets in accounts managed by R&A.

You may also pay other fees and expenses, such as wire transfer fees, internal mutual fund expenses, exchange-traded fund expenses, insurance product charges, third-party manager fees, platform fees, margin interest, and other expenses described in applicable agreements, prospectuses, offering documents, or disclosure brochures. You will pay fees and costs whether you make or lose money. Fees and costs reduce investment returns over time. Please make sure you understand what fees and costs you are paying.

**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?

When we act as your investment adviser, we must act in your best interest and **not put** our interest, or anyone else's, ahead of yours. At the same time, the way we make money creates conflicts with your interests. You should understand and ask about these conflicts because they can affect the investment advice we provide.

Examples include: We earn more when advisory assets increase; Schwab provides R&A with custody, brokerage, technology, research, and support services, which creates a conflict of interest because R&A has an incentive to recommend Schwab; R&A has a revenue sharing arrangement in connection with certain insurance products, including variable annuity products issued by Lincoln; and R&A receives occasional payments or support from certain investment companies, insurance companies, or product sponsors for education, technology, training, due diligence, client education events, or similar business purposes.

R&A is also a licensed insurance agency, and R&A and/or its Planners may receive insurance compensation. Certain R&A Planners are registered representatives of an unaffiliated broker-dealer to service legacy brokerage or non-advisory class investment products. R&A does not receive compensation from that arrangement.

We address conflicts through disclosure, our fiduciary duty, our Code of Ethics, and compliance review procedures.

**Conversation Starter:** "How might your conflicts of interest affect me, and how will you address them?"

**How do your Planners make money?** Planners receive compensation based on a portion of advisory fees generated from client accounts. This creates an incentive for Planners to increase or maintain assets in advisory accounts. Some Planners are licensed insurance agents and may receive insurance compensation. Certain Planners may also receive compensation related to their registration with an unaffiliated Broker Dealer where they service legacy brokerage or non-advisory class investment products.

Planners may receive incentive compensation, expense reimbursements, or support for continuing education programs.

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

Yes. Visit [Investor.gov/CRS](https://www.investor.gov/CRS) for a free and simple search tool to research R&A and our financial professionals.

**Conversation Starter:** "As a financial professional, do you have any disciplinary history? For what type of conduct?"

### **Additional Information**

Additional information about R&A's advisory services is available in R&A's Form ADV Part 2A Disclosure Brochure and Wrap Fee Program Brochure.

For additional information or to request a copy of this Form CRS, please call us at (727) 712-3400 or email [compliance@roganfinancial.com](mailto:compliance@roganfinancial.com).

**Conversation Starter:** "Who is my primary contact person?" "Is he or she a representative of an investment adviser or broker-dealer?" "Who can I talk to if I have concerns about how this person is treating me?"