

## Item 1 - Cover Page

### Part 2A of Form ADV Firm Brochure

as of April 15, 2015

#### A. **RW Investment Strategies**

211 Park Drive, Stanardsville, VA 22973

##### **Robert Wasilewski**

Sole Proprietor and Registered Investment Advisor  
443-896-4123

**E-mail:** [robert@rwinvestmentstrategies.com](mailto:robert@rwinvestmentstrategies.com)

**Website:** [www.rwinvestmentstrategies.com](http://www.rwinvestmentstrategies.com)

**Blog:** <http://rwinvesting.blogspot.com>

#### B. This brochure provides information about the qualifications and business practices of **RW Investment Strategies**.

Clients who have any questions about the contents of this brochure should contact Robert Wasilewski at **443-896-4123** or at **[robert@rwinvestmentstrategies.com](mailto:robert@rwinvestmentstrategies.com)**. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority.

Additional information about Robert Wasilewski also is available on the SEC 's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

#### C. As a Registered Investment Advisor, Robert Wasilewski is regulated by the SEC but is not recommended by the SEC. He is registered with the State of Maryland, and not the SEC, since he manages less than \$25 million. Robert Wasilewski makes no promises, guarantees, or warranties that any of his services will result in a profit to clients. However, clients may rely on information furnished by him to be reasonably accurate and reliable. Past investment performance should not be construed as an indication of future results. Client investments will go up or down, depending on market conditions.

## **Item 2 - Material Changes**

There have been no material changes to the brochure of  
October 27, 2009.

## **Item 3 - Table of Contents**

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## **Item 4 - Advisory Business**

- A.** RW Investment Strategies (RWIS) is an independent investment advisor firm and a low-fee investment management practice located in Greene County, Virginia. Robert Wasilewski is the sole proprietor of RWIS, has no supervised persons in the firm, and has been in business since 2010.
  
- B.** RWIS offers hourly investment management consultation and investment management services. Investment management approach involves primarily investing in low-cost indexed exchange traded funds and mutual funds in conformance with a predetermined asset allocation strategy. On occasion, clients will choose to include individual stocks in their portfolio that is managed by RWIS. RWIS also is available for company presentations to educate employees on their company savings plan opportunities. Choices available to the employee in the company 401(k) are analyzed; and specific asset allocation and fund choice recommendations are made based on the employee's age, risk tolerance, and retirement goals.
  
- C.** Advisory services are tailored to clients by analyzing client-specific information related to goals, age, risk tolerance, and length of investment horizon. Each RWIS client completes a risk tolerance questionnaire and discusses previous investment experience. Clients have the option to impose restrictions on investing in certain securities or types of securities.
  
- D.** RWIS does not participate in wrap fee programs.
  
- E.** Assets under management on a discretionary basis, as of March 12, 2015, are approximately \$4,100,000.00.

## Item 5 - Fees and Compensation

- A.** RW Investment Strategies (RWIS) is a fee-only investment advisor. The only compensation received is what is paid to RWIS by clients. No commissions are received on any investment recommended.

RWIS offers hourly consulting at \$160.00 per hour. Two consultations usually are sufficient for investors seeking guidance, a second opinion, or a basic explanation of how to get started managing their own assets. If there is ever a charge for more than this, clients are notified before RWIS proceeds with the analysis.

Investment management fee is four-tenths percent (0.4%) per year for assets up to, and including, \$1.0 million and three-tenths percent (0.3%) per year on the increment above \$1.0 million. Fees are negotiable for accounts in excess of \$2.5 million. Fees are based on the market value of the client's account(s) at inception of the account and on subsequent three-month intervals. There is a minimum fee per quarter of \$150.00 for investment management.

The fee for company presentations is negotiable, depending on complexity of the plan and the number of hours the company requests RWIS to remain on site to meet with employees. Typically, a group presentation and three hours on site runs approximately \$450.00.

- B.** For hourly consultation, clients are billed at the time of consultation for fees incurred. For investment management, clients have fees deducted from accounts or are billed directly at three-month intervals.
- C.** Since RWIS is a fee-only investment advisor, there are no other types of fees or expenses clients pay to RWIS. Clients will, however, incur brokerage and transaction costs as specified by their custodian. The funds in which RWIS invests will have management expenses and other costs that will be borne by clients. Item 12 of this Brochure provides additional information on brokerage costs.
- D.** Clients pay in advance on a pro-rated basis for the three-month interval in which they engage the services of RWIS. They then pay for the next three-month interval within ten (10) days of the new calendar quarter. If requested, on termination, they will be reimbursed on the basis of the number of days remaining in the quarter.
- E.** RWIS does not accept compensation for the sale of securities or other investment products.

## **Item 6 - Performance-Based Fees and Side-By-Side Management**

RW Investment Strategies does not accept fees based on performance.

## **Item 7 - Types of Clients**

RW Investment Strategies (RWIS) offers investment advice, on a one-time or continuous basis, to investors managing their own assets as well as to those pursuing the possibility of managing their own assets.

RWIS works with company employees to educate them on their company savings plan opportunities and explain choices and proper portfolio allocation for various age groups.

RWIS seeks opportunities to provide investment advice to pension plans.

There are no requirements for clients opening or maintaining an account with RWIS.

## **Item 8 - Methods of Analysis , Investment Strategies and Risk of Loss**

- A.** RW Investment Strategies (RWIS) accepts the voluminous evidence supporting the idea that markets are basically efficient and that, therefore, it is futile to attempt to outperform markets. Analysis and investment strategies used by RWIS follow evidence showing that investors, on average, do best by following a buy-and-hold strategy utilizing low-cost indexed funds. Clients should understand that investing in securities involves risk of loss. Past investment performance should not be construed as an indication of future results. Client investments will go up or down, depending on market conditions. No promises, guarantees, or warranties are made that any of RWIS's services will result in a profit to the client.
  
- B.** By diversifying broadly with the use of index funds, the remaining risk is market risk. Essentially, all firm-specific risk is diversified away.
  
- C.** RWIS will manage clients' assets utilizing primarily low-fee mutual funds and exchange traded funds. Assets will be well diversified across broad market segments according to an agreed-upon asset allocation strategy that takes into account risk tolerance. This approach carries no unusual or significant risks other than overall market risk.



## **Item 9 - Disciplinary Information**

Neither RW Investment Strategies (RWIS) nor Robert Wasilewski is, or ever has been, the subject of legal or disciplinary events that is material to the advisory and management of their business.

- A.** Neither RWIS nor Robert Wasilewski has been the subject of a criminal or civil action.
- B.** Neither RWIS nor Robert Wasilewski has been the subject of an administrative proceeding before the SEC or any federal or state regulatory agency.
- C.** Neither RWIS nor Robert Wasilewski has been the subject of a self-regulatory proceeding.

## **Item 10 - Other Financial Industry Activities and Affiliations**

- A.** RW Investment Strategies (RWIS) is not registered, and does not have an application pending to register, as a broker-dealer or representative of a broker-dealer.
- B.** RWIS is not registered, and does not have an application pending to register, as a futures commission merchant, commodity pool operator, or commodity trading advisor.
- C.** RWIS may recommend lawyers, accountants, or tax preparers to clients. RWIS does not accept compensation for the recommendation but may receive client referrals from these professionals. This fact is fully disclosed to clients.
- D.** RWIS may recommend other investment advisors. RWIS does not accept compensation for the recommendation but may receive client referrals from these advisors. This fact is fully disclosed to clients.

## **Item 11 - Code of Ethics, Participation or Interest in Client Transactions, and Personal Trading**

- A.** The Code of Ethics followed by RW Investment Strategies (RWIS) establishes ideals for ethical conduct based on fundamental principles of openness, integrity, honesty and trust. RWIS will always disclose conflicts of interest. RWIS will never recommend that a client purchase or sell a security or insurance product without having reasonable grounds to believe the recommendation is suitable for the client on the basis of information provided by the client and after reasonable inquiry into the client's investment objectives and financial situation. A copy of this code is available to the client or prospective client upon request.
- B.** RWIS does not recommend securities to clients and does not buy or sell securities for client accounts in which it has a material financial interest.
- C.** Robert Wasilewski discloses to clients that he may hold the same securities he recommends to clients. Because the securities Robert Wasilewski recommends and buys for his clients are highly liquid, there are no conflicts.
- D.** RWIS recommends and buys indexed exchange traded funds for clients. Because these funds are broad market instruments traded in large volume, they present no conflicts of interest. In the event RWIS would recommend or transact in a security which its principals hold, it would fully disclose this to the client.

## Item 12 - Brokerage Practices

- A.** Clients who contract with RW Investment Strategies (RWIS) as an investment manager are free to select any broker they wish, and they are so informed. If clients want RWIS to recommend a broker, they will get a recommendation based on the broker's costs, skills, reputation, dependability and compatibility with the client. No commissions are received by RWIS on any investment or broker recommended. NOTE: Clients are informed that they may be able to obtain lower commissions and fees from other brokers.
1. RWIS does not receive any soft dollar benefits.
  2. RWIS does not receive referrals from broker-dealers or third parties.
  - 3a. RWIS never recommends, requests, or requires that a client's transactions be directed through a specified broker-dealer.
  - 3b. Clients are allowed to choose their own brokers. If asked, RWIS recommends brokers. This may result in transactions that are not executed most favorably and may result in transaction costs that are higher than attainable elsewhere.
- B.** RWIS does not have the ability to aggregate the purchase or sale of securities for clients' accounts. This may result in a minor incremental commission cost and execution cost for clients.

### **Item 13 - Review of Accounts**

- A.** RW Investment Strategies (RWIS) reviews client accounts quarterly when management is first started and at the client's request thereafter. The reviews are conducted by the President of RWIS and encompass market performance, asset allocation, and rebalancing trades. Essentially, the review is to ensure that investment strategy is adhering to pre-agreed-upon strategy. Periodic reviews are presented orally to the client.
- B.** A client request would trigger a non-periodic review.
- C.** RWIS does not provide clients with regular reports and states so in the agreement signed with the client.

## **Item 14 - Client Referrals and Other Compensation**

- A.** RW Investment Strategies (RWIS) may not give or receive gifts or entertainment without first obtaining written authorization from the firm's President. Such authorization will only be given if such action is deemed to not be an attempt to improperly influence any business decision the firm may make. RWIS does not receive any such benefits and, therefore, there is no conflict of interest.
  
- B.** RWIS does not compensate anyone for client referrals.

## **Item 15 - Custody**

Clients will receive statements directly from their brokers/dealers, mutual funds managers, and other money managers as appropriate. Clients should carefully review those statements. RW Investment Strategies does not provide clients with statements. This is explicitly stated in the agreement.

## **Item 16 - Investment Discretion**

When clients contract for investment management services with RW Investment Strategies (RWIS), they typically execute a limited power-of-attorney for RWIS to manage their account(s) on a discretionary basis. Clients' account(s) will, at all times, be held solely in their name and will require their authorization for withdrawal.

When the investment management agreement is signed by the client who is acting as a fiduciary, the client certifies that s/he is legally empowered to contract the agreement as a fiduciary. If the agreement is established by a corporation, the client certifies that the agreement has been duly authorized, executed, and delivered on behalf of such corporation and that the agreement is a validly certified copy of a resolution of the Board of Directors of the corporation to that effect and authorizing the appropriate officers of the corporation to act on its behalf in connection with this agreement.



## **Item 17 - Voting Client Securities**

- A.** RW Investment Strategies (RWIS) does not have authority to vote client securities.
  
- B.** Clients will receive their voting proxies and solicitations directly from their account custodian. Clients may contact RWIS by e-mail or by phone with questions about a particular solicitation.

## **Item 18 - Financial Information**

- A.** RW Investment Strategies (RWIS) does not require or solicit prepayment of more than \$1,200 in fees per client, six months or more in advance.
- B.** In the instances where RWIS has discretionary authority of client funds or securities, there is no financial condition that would reasonably impair RWIS's ability to meet contractual commitments to clients.
- C.** RWIS has never been the subject of a bankruptcy petition at any time.

## **Item 19 - Requirements for State-Registered Advisors**

- A.** Robert Wasilewski, President of RW Investment Strategies (RWIS), graduated with a B.S. degree in economics from the University of Maryland (1972) and with an M.A. degree in economics from the University of Maryland (1980). Robert has over 30 years' experience investing for institutions and individuals. He was an investment advisor at United Mine Workers of America Health and Retirement Funds (1980 to 1984) and at ULLICO (1984 to 1986), both in Washington, DC. Later he was Managing Director at ASB Capital Management (1986 to 2000) in Washington, DC. Most recently, Robert was an investment advisor with Baltimore-Washington Financial Advisors (2007 to 2009).
- B.** Robert Wasilewski was an adjunct economics faculty member at Howard Community College in Columbia, MD from 2002 to 2012. He now teaches economics at Piedmont Virginia Community College in Stanardsville, VA.
- C.** Robert Wasilewski is not compensated for advisory services with performance-based fees.
- D.** Robert Wasilewski has not been involved in any award, and has not been found liable, in any arbitration claim of any kind.
- E.** RWIS has no relationship or arrangement with any issuer of securities of any kind.

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### Part 2B of Form ADV Brochure Supplement

as of April 15, 2015

- A.**
1. RW Investment Strategies has no supervised persons.
  2. RW Investment Strategies at 211 Park Drive, Stanardsville, VA 22973
  3. as of April 15, 2015
- B.** This **Brochure Supplement** provides information about supervised persons that supplements the RW Investment Strategies **Firm Brochure**. Clients should have received a copy of that brochure. Clients should contact Robert Wasilewski at 443-896-4123 or at **robert@rwinvestmentstrategies.com** if the RW Investment Strategies **Firm Brochure** was not received or if there are any questions about the contents of this **Brochure Supplement**.

Additional information about RWIS supervised persons also is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## Item 2 - Educational Background and Business Experience

Not applicable.

See **Firm Brochure** Part 2A of Form ADV, Item 19.

### **Item 3 - Disciplinary Information**

Not applicable.

See **Firm Brochure** Part 2A of Form ADV, Part 9.

## **Item 4 - Other Business Activity**

Not applicable.

See **Firm Brochure** Part 2A of Form ADV, Item 10.

## Item 5 - Additional Compensation

Not applicable.

See **Firm Brochure**, Part 2A of Form ADV, Item 14.



## **Item 6 - Supervision**

This **Brochure Supplement** is in place to cover the rules and regulations of the United States Securities and Exchange Commission. RW Investment Strategies will maintain separate written supervisory procedures to ensure that supervised persons are in compliance with the Maryland Securities Act and the Rules and Regulations.

## Item 7 - Requirements for State-Registered Advisors

Not applicable.

See **Firm Brochure**, Part 2A of Form ADV, Items 9 and 19.