



R.M. Stark & Co., Inc.
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Form CRS Customer Relationship Summary, November 30, 2022

Introduction	<p>R.M. Stark & Co., Inc. is registered with the Securities and Exchange Commission (SEC) as a securities broker-dealer. This document gives you a summary of the types of services we provide and how you pay. Free and simple tools are available to research firms and financial professionals at Investor.gov/CRS which also provides educational materials about broker-dealers, investment advisers, and investing.</p>
What investment services and advice can you provide me?	<p>We offer nondiscretionary brokerage services to retail investors. We can provide advice as to whether you should Buy, Hold, or Sell specific securities including equities, exchange traded funds, mutual funds, fixed income, options, unit investment trusts, fixed annuities, variable annuities, and options. We also offer life insurance. We can complete a transaction by purchasing or selling securities on your behalf. We offer various types of accounts including Individual, Corporate, Custodial, Partnership, Retirement, Estate and Trust. We also provide various types of accounts including Cash and Margin. Account statements will be provided to you in paper or electronically. We do not hold securities or cash. These services are provided by Pershing LLC, various mutual funds, and insurance companies. While we may, we have no obligation to monitor your securities on an on- going basis and the ultimate authority regarding any transaction within your account is yours.</p> <p>For additional information, please see www.rmstark.com.</p> <p><i>Conversation Starters. Ask your financial professional-</i></p> <ul style="list-style-type: none"> • Given my financial situation, should I choose a brokerage 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?	<p>Transaction-based fees. With transaction-based fees you will pay us a fee every time you buy or sell an investment. This fee, commonly referred to as a commission, is based on the specific transaction and not the value of the account. This fee may be either a separate commission or might be part of the price you pay for the investment (called a "mark-up" or "mark-down"). With mutual funds, this fee (typically called a "load") reduces the value of your investment. Some investments (such as mutual funds and variable annuities) impose additional fees that will reduce the value of your investment over time. Also, with certain investments, such as variable annuities, you may have to pay fees such as "surrender charges" to sell the investment. The amount you pay will depend, for example, on how much you buy or sell, what type of investment you buy or sell, and what kind of account you have with us. We charge additional fees, such as custodian fees, account maintenance fees and account inactivity fees. 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. There are no initial account minimums.</p> <p>Please make sure you understand what fees and costs you are paying.</p> <p><i>For additional information, please review Customer Disclosures. A copy is available from your Financial Representative at www.rmstark.com or by calling 561-243-3815.</i></p> <p><i>Conversation Starter. Ask your financial professional –</i></p> <ul style="list-style-type: none"> • 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?

	<ul style="list-style-type: none"> • Help me understand the difference in transaction compensation for the various products offer? • Help me understand how the fees between mutual funds and individual securities compare? Which is better for me?
What are your legal obligations to me when acting as my investment broker? How else does your firm make money and what conflicts of interest do you have?	<p>When we act as your investment broker, 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 us about these conflicts because they may affect the recommendations, we provide you. We must eliminate conflicts or tell you about them, and, in some cases, reduce them. Here is an example to help you understand what this means.</p> <ul style="list-style-type: none"> • The more transactions in your account, the more fees you may be charged. We may, therefore, have an incentive to encourage you to engage in transactions. <p><i>Conversation Starter. Ask your financial professional-</i></p> <ul style="list-style-type: none"> • How might your conflicts of interest affect me, and how will you address them?
How do your financial professionals make money?	<p>The firm's financial professionals are compensated based upon the total amount of fees and third-party payments received from assets under their control. Individual compensation is negotiable and varies. Typically, financial professionals are paid on or about the 15th of each month for fees produced the prior month. Since compensation is based upon fees produced a conflict of interest may exist.</p>
Do your financial professionals have a legal or disciplinary history?	<p>Yes. Visit Investor.gov/CRS for a free and simple search tool to research us and our financial professionals.</p> <p><i>Conversation Starter. Ask your financial professional-</i></p> <ul style="list-style-type: none"> • As a financial professional, do you have any disciplinary history? For what type of conduct?
For additional information about our services	<p>Please visit www.rmstark.com. If you would like additional, up-to-date information, or a copy of this disclosure, please call Robin McTague at 561-243-3815.</p> <p>To report a problem to the SEC, visit Investor.gov or call the SEC's toll-free investor assistance line at (800) 732-0330.</p> <p><i>Conversation Starter. Ask your financial professional-</i></p> <ul style="list-style-type: none"> • Who is my primary contact person? Is he or she a representative of the broker-dealer? Who can I talk to if I have concerns about how this person is treating me?