

<p>Introduction</p>	<p>Rodgers & Associates, LTD (“R&A”) is registered with the Securities and Exchange Commission as an investment adviser. Brokerage and investment advisory services and fees differ, and it is important for you to understand these differences. 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>
<p>Relationships and Services</p>	<p>What investment services and advice can you provide me? We offer investment management, financial planning, and consulting services to individuals. We work with investment management clients to develop a customized Investment Policy Statement (“IPS”). The IPS defines the client’s suitability, investment objectives, goals, time horizons and risk tolerances. Our investment recommendations are based on the goals and objectives agreed upon in the client’s IPS and may include mutual funds, exchange traded funds (“ETF”) and individual bonds.</p> <p>Monitoring As part of our investment management services, we monitor and advise on clients’ investment portfolios on an ongoing basis.</p> <p>Investment Authority Our investment management clients typically grant us ongoing discretionary authority to manage their accounts, which means that we can buy and sell investments on behalf of our clients without seeking permission on a trade by trade basis.</p> <p>Limited Investment Offerings We do not offer any proprietary securities. We primarily implement our investment services using ETFs or Mutual Funds.</p> <p>Account Minimums and Other Requirements Client accounts that will be managed with only mutual funds and ETFs require a minimum of \$250,000 in investible assets. Client accounts that are managed with mutual funds, ETFs and individual bonds require a minimum of \$1,000,000 of investible assets. Accounts below these minimums may be negotiable and accepted on an individual basis at R&A’s discretion. Assets of family member accounts can be aggregated for purposes of meeting this minimum.</p> <p>More detailed information about R&A’s services is available on Part 2 of our Form ADV, which is available at https://adviserinfo.sec.gov/firm/summary/121700.</p> <p style="text-align: center;">Conversation Starters to ask our financial professionals</p> <ul style="list-style-type: none"> • <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 your licenses, education and other qualifications? What do these qualifications mean?</i>
<p>Fees, Costs, Conflicts, and Standard of Conduct</p>	<p>What fees will I pay? For financial planning or consulting services (“Consulting Service”), fees are based on the hourly rate of \$250 per hour. Prior to conducting the Consulting Service, R&A estimates the number of hours to complete the service and 50% of the estimate is paid upfront with remainder due upon completion.</p> <p>For investment management services, R&A charges clients a management fee that is based on the value of each client’s assets under management. Investment management fees are negotiable and range between .5% and 1.25% annually, depending on the size and complexity of each client’s accounts. Fees are charged quarterly in advance, based on prior end-of-period account values. Our firm’s fees generally increase as client accounts grow, so we have an incentive to encourage our clients to increase the amount of assets in the accounts that are under our management.</p>

	<p>Additional information about our firm’s fees are included in the <i>Fees and Compensation</i> section of Part 2 of Form ADV, available at https://adviserinfo.sec.gov/firm/summary/121700.</p> <p>In addition to R&A’s investment management fee, clients may bear transaction fees when we buy or sell investments. Clients may also pay fees charged by the custodian for holding limited partnerships. Our firm often selects and purchases mutual funds and exchange traded funds for a portion of clients’ portfolios. Such investment vehicles pay their own management, transaction, and administrative fees and expenses, and those fees and expenses are indirectly borne by the clients in those vehicles, including R&A’s clients.</p> <p>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.</p> <p style="text-align: center;"><i>Conversation Starter to ask our financial professionals</i></p> <ul style="list-style-type: none"> • <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> <p>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?</p> <p><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 can affect the investment advice we provide to you. Here is an example to help you understand what this means.</i></p> <ul style="list-style-type: none"> • We manage accounts for multiple clients, and we allocate our time based on each client’s needs. Our firm earns more as we expand our client base and grow our assets under management, and we seek to balance our staffing with the individualized needs of each client. <p style="text-align: center;"><i>Conversation Starter to ask your financial professional</i></p> <ul style="list-style-type: none"> • <i>How might your conflicts of interest affect me, and how will you address them?</i> <p>More detailed information about conflicts of interest between R&A and its clients is available on Part 2 of our Form ADV, which is available at https://adviserinfo.sec.gov/firm/summary/121700.</p> <p>How do your financial professionals make money?</p> <p>R&A’s financial professionals receive a salary and may receive a discretionary bonus. Compensation is set with the intention of attracting and retaining highly qualified professionals. Compensation is based on a variety of factors, including the number, value and complexity of accounts under management, the performance of those accounts, and client satisfaction and retention.</p>
<p>Disciplinary History</p>	<p>Do you or your financial professionals have legal or disciplinary history?</p> <p>Yes - You can research R&A and our financial professionals using the free and simple search tool available at www.investor.gov/CRS.</p> <p style="text-align: center;"><i>Conversation Starter to ask our financial professionals</i></p> <ul style="list-style-type: none"> • <i>As a financial professional, do you have any disciplinary history? For what type of conduct?</i>
<p>Additional Information</p>	<p>Updated copies of this form, and additional information about R&A, can be found at https://adviserinfo.sec.gov/firm/summary/121700. You can also request an up-to-date version of the Relationship Summary, or the more detailed Part 2 of Form ADV, by calling Sandra Skrodinsky at (717) 560-3800.</p> <p style="text-align: center;"><i>Conversation Starter to ask our financial professionals</i></p> <ul style="list-style-type: none"> • <i>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?</i>