

RiskBridge Advisors, LLC is registered with the Securities and Exchange Commission (SEC) as an investment adviser and not as a broker-dealer. Registration does not imply a certain level of skill or training. 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](https://www.investor.gov/crs), which also provides educational materials about **broker-dealers, investment advisers, and investing**.

<p><i>What investment services and advice can you provide me?</i></p>	<ul style="list-style-type: none"> <li>• RiskBridge provides investment guidance and implementation services to various institutions' boards and investment committees for a fee.</li> <li>• RiskBridge provides outsourced chief investment officer (OCIO) solutions on a discretionary basis, where we work with the client's principals or investment committee to set appropriate investment policies and implement the investment program. All other aspects of portfolio construction and management, manager selection/termination, trading, and reporting functions are delegated to RiskBridge.</li> <li>• RiskBridge provides Private Wealth Management on a discretionary basis. We work with individuals to define financial objectives and risk tolerance, establish an investment policy statement, craft a strategic asset allocation portfolio, select third-party funds and sub-advisors, provide portfolio construction and management, and customized performance reporting.</li> <li>• RiskBridge provides Subadvisory/Model solutions to unaffiliated RIAs, TAMPs, and model/strategist platforms that use our Management Volatility Portfolio (MVP) strategies. Under this arrangement, RiskBridge does not serve as a fiduciary. <b>For additional information, please see Items 4, 7, and 13 of our <a href="#">Form ADV Part 2A</a>.</b></li> </ul>
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*Example questions you might ask us to learn more:*

- 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?*

<p><i>What fees will I pay?</i></p>	<ul style="list-style-type: none"> <li>• Institutional Advisory fees vary depending on the relationship's size, scope, and complexity and are negotiated on a case-by-case basis. Institutional Advisory fees may be a flat fee, an asset-based fee, or an hourly fee rate subject to a minimum.</li> <li>• OCIO fees consist of an annual asset-based fee that ranges from 0.40% to 0.10% of the value of the investments and is subject to a minimum.</li> <li>• Private Wealth Management fees are typically an <b>asset-based management fee</b>. The maximum current applicable fee rate for a separate account of \$10 million or more is 0.65% annually, and the maximum current applicable fee rate for a separate account of less than \$10 million is 1.00% annually. For relationships where RiskBridge is hired for cash management services only, the maximum current applicable fee rate is 0.10% annually. In all cases, fees are calculated on the quarter average assets under management of the separate account, as more specifically set forth in the investment management agreement with each client, payable quarterly in advance. The more assets there are in your account, the more you will pay in fees, and we may therefore have an incentive to encourage you to increase the assets in your account. For example, if you had a portfolio with a quarter average balance of \$10,000,000 and agreed to a 0.65% annual advisory fee, you would pay a quarterly advisory fee of \$16,250 (<math>\\$10,000,000 \times (0.65\%/4)</math>).</li> </ul>
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	<ul style="list-style-type: none"> <li>Subadvisory/Model fees consist of an annual asset-based fee ranging from 0.25% to 0.15% on the assets subadvised or invested in the RiskBridge models. RiskBridge will directly bill the unaffiliated RIA or the model platform provider.</li> <li><b>You will also pay various other fees and expenses</b> to others with respect to your account, including commissions and other transactional fees; charges imposed by custodians, brokers, and other third parties; and fees and expenses of mutual funds, exchange-traded funds, third-party investment advisers and private investment funds, as may apply to you.</li> <li><b>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.</b></li> </ul> <p><i>For additional information, please see Item 5 of our <a href="#">Form ADV Part 2A</a>.</i></p>
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*Example questions: 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?*

<p><i>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?</i></p>	<ul style="list-style-type: none"> <li>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 you. Here are some examples to help you understand what this means.</li> <li>If a prospective relationship is not a good fit, we may refer clients to one or more advisers and we may receive compensation from such advisers. This arrangement may create an incentive for us to refer clients to such advisers. However, we do not receive any compensation from advisers added to our approved manager list that may be selected by us on behalf of our investment advisory clients.</li> </ul> <p><i>For additional information, please see Item 10 of our <a href="#">Form ADV Part 2A</a>.</i></p>
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*Example questions: How might your conflicts of interest affect me, and how will you address them?*

<p><i>How do your financial professionals make money?</i></p>	<ul style="list-style-type: none"> <li>The firm's owners make money based upon the firm's profitability. Our client advisors are generally compensated based on a percentage of revenue. Our other financial professionals are paid a base salary and cash bonus. No one in the firm is ever compensated based on the types of vehicles or investments in which clients invest.</li> </ul>
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<p><i>Do you or your financial professionals have a legal or disciplinary history?</i></p>	<ul style="list-style-type: none"> <li>No, neither our financial professionals nor we have any legal or disciplinary history.</li> <li>Visit <a href="http://Investor.gov/CRS">Investor.gov/CRS</a> for a free and simple search tool to research our financial professionals and us.</li> </ul> <p><i>For additional information, please see Item 9 of our <a href="#">Form ADV Part 2A</a>.</i></p>
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*Example questions: As a financial professional, do you have any disciplinary history? For what type of conduct? 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?*

**You can find additional information about our services and the Firm at [www.riskbridgeadvisors.com](http://www.riskbridgeadvisors.com) or in our [Form ADV Part 2A](#). If you would like up to date information and a copy of this disclosure, contact us at (203) 658-6055 or [info@riskbridgeadvisors.com](mailto:info@riskbridgeadvisors.com).**

## Exhibit A – Material Changes to Client Relationship Summary

Below is a summary of material changes made to Riskbridge Advisor’s Form CRS dated March 15, 2024.

1. RiskBridge OCIO solutions was amended to include “manager selection/termination” and exclude the word “administrative” from the OCIO functions delegated to RiskBridge.
2. Private Wealth Management Fees were amended as follows:
  - a. delete the phrase “on a discretionary investment management services.”
  - b. Add the phrase, “For relationships where RiskBridge is hired for cash management-only services, the maximum current applicable fee rate is 0.10% annually.