

**Newground Social Investment, SPC**  
**Form CRS Relationship Summary** | March 26, 2026

**Newground Social Investment** (Newground) is a Social Purpose Corporation registered with the U.S. Securities and Exchange Commission (SEC) as a Registered Investment Advisor (RIA). One of the requirements of being an RIA is to produce this Client Relationship Summary.

As an RIA, **Newground does not sell any products or accept any commissions, and we have a legal fiduciary duty to always act in our clients' best interest.**

This differentiates us from brokerage firms, which may offer non-fiduciary services and working relationships. Brokerage and investment advisory services and fees can differ widely so it is important to understand these differences, which is why the SEC provides free, simple tools at [Investor.gov/CRS](http://Investor.gov/CRS) for researching financial professionals, and provides educational materials about investment advisors, broker dealers, and investing.

<p><b>What investment services and advice can you provide me?</b></p>	<p><b>Investment Advisory.</b> Newground offers values-aligned wealth management and financial planning for individuals and institutions. We do this on a discretionary basis, where we are granted the authority to execute purchase and sell orders in your investment account(s) without prior consultation, following the guidance of a customized, written Portfolio Allocation Statement that guides how each account will be managed. We monitor your advisory accounts, as well as the specific investments within your managed accounts, on an ongoing basis to align with your investment goals.</p> <p>Depending upon the size of account, we may invest in a combination of individual securities and/or funds. If appropriate, we will recommend using an independent Third-Party Money Manager (TPMM) to aid in the implementation of investment strategies for your portfolio. Newground management clients generally have \$1.5 million or more in investable assets under management.</p> <p><b>Financial Planning.</b> We also offer financial planning services, and can address client questions involving inheritance, retirement, liquidity events, stock grants &amp; RSUs, college savings, and philanthropy, among other areas. These services usually include preparing long-term financial projections, and may also include advising on insurance policies, college and education funding, real estate decisions, non-managed investments, financing options, as well as tax and estate planning matters.</p>	<p><b>QUESTIONS TO ASK US:</b></p> <ul style="list-style-type: none"> <li>Given my financial situation, should I choose an investment advisory service?</li> <li>How will you choose investments to recommend to me?</li> <li>What is your relevant experience, including your licenses, education and other qualifications?</li> <li>What do these qualifications mean?</li> </ul>
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For additional information, please refer to our Form ADV, Part 2A Brochure, Items 4, 5, 7

<p><b>What fees will I pay?</b></p>	<p><b>Fees to our firm.</b> The amount you will pay in fees depends on the nature of the services being provided and the size of your investment portfolio. Investment management fees are billed quarterly, will be deducted directly from your managed account, and cover our portfolio management services – which include risk assessment, strategy development and implementation, trading, monitoring, rebalancing, and reporting. The specific advisory fees are set forth in Exhibit A of the Investment Advisory Agreement.</p> <p><b>We receive no trading commissions,</b> and our fees are not related to the amount of trading activity in your account. The more assets under our care, the more you will pay in fees; therefore, we have an incentive to encourage you to increase the assets in your account.</p> <p><b>Custodian Fees.</b> Separate from any fee to Newground, the Custodian (generally Charles Schwab) for an investment account may charge transaction costs as well as custodial, redemption, administrative, and other fees.</p>	<p><b>QUESTIONS TO ASK US:</b></p> <ul style="list-style-type: none"> <li>How do these fees and costs affect my investments?</li> </ul>
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<p>What fees will I pay?</p>	<p>Schwab also earns fees by managing money market and proprietary mutual funds, through securities lending, and by charging margin loan interest to clients and platform fees to fund managers.</p> <p><b>Newground does not share in any fee</b> the Custodian may charge, and we seek to minimize or eliminate fees wherever possible. Most clients only pay transaction costs and occasional administrative fees.</p> <p><b>TPMM Fees.</b> Third-Party Money Management fees are charged independently by mutual funds, exchange traded funds, private investment funds, and separate account managers. How these entities bill is outlined in each firm’s brochure, prospectus, or contract. You pay ongoing fees to TPMM’s based on the assets under management with each TPMM, and fees are billed as services are rendered.</p> <p>You will pay fees and costs whether you make or lose money on your investments, and fees and costs will reduce the amount of money you make on your investments over time. Make sure you understand what fees and costs you are paying.</p>	<p><b>QUESTIONS TO ASK US:</b></p> <ul style="list-style-type: none"> <li>• If I give you \$10,000 to invest, how much will go to fees and costs, and how much will be invested for me?</li> </ul>
<p>For additional information, please refer to our Form ADV, Part 2A Brochure, Items 5, 6, 12</p>		
<p>What are your legal obligations to me when acting as my investment advisor?</p> <p>How else does your firm make money and what conflicts of interest to you have?</p>	<p><b>When we serve as your investment advisor, we have a legal responsibility to act in your best interest and to not put our own interest ahead of yours.</b></p> <p>At the same time, the way we make money creates certain conflicts with your interests. You should understand and ask us about these conflicts because they could affect the investment advice that you receive.</p> <p>While employees of our firm can transact securities in their own accounts, including the same or similar securities that may be traded in a client’s portfolio, we have clear policies and procedures around employee trading practices to mitigate any conflicts that may otherwise be present in order to ensure that employees of our firm always act in the best interest of each client.</p> <p>The custodian may provide products, services, or other benefits that are intended to help clients generally but may not always directly benefit you or your account. If you have questions about whether any of these situations could apply to you, please let us know.</p>	<p><b>QUESTIONS TO ASK US:</b></p> <ul style="list-style-type: none"> <li>• How might your conflicts of interest affect me, and how will you address them?</li> </ul>
<p>For additional information, please refer to our Form ADV, Part 2A Brochure, Items 11, 12</p>		
<p>How do your Financial Professionals make money?</p> <p>Do you or your financial representatives have a disciplinary history?</p>	<p>Our Financial Professionals are compensated on a salary and bonus basis and are not paid commissions or other compensation based on the amount of the business generated from their work. Our firm is compensated by the investment management fees described above – which are based on the amount of assets we service, the amount of time we spend, and/or the complexity of a client’s needs. All Financial Professionals are required to follow a strict Code of Conduct to help mitigate the risk of any potential conflicts of interest with you.</p> <p><b>No disciplinary history.</b> Visit <a href="http://Investor.gov/CRS">Investor.gov/CRS</a> for a free and simple search tool to research us and our Financial Professionals.</p>	<p><b>QUESTIONS TO ASK US:</b></p> <ul style="list-style-type: none"> <li>• For what type of conduct?</li> </ul>
<p>For additional information, please refer to our Form ADV, Part 2A Brochure, Item 9</p>		
<p>NEWGROUND SOCIAL INVESTMENT, SPC  111 QUEEN ANNE AVE N, SUITE 500  SEATTLE, WA 98109  (206) 522-1944  <a href="http://www.newground.net">www.newground.net</a></p>		<p><b>QUESTIONS TO ASK US:</b></p> <ul style="list-style-type: none"> <li>• Who is my primary contact person?</li> <li>• Who can I talk to if I have concerns about how this person is treating me?</li> </ul>