

Rise Advisors, LLC
Client Relationship Summary
February 13, 2025

Introduction

Rise Advisors, LLC is registered with the Securities and Exchange Commission (SEC) as an investment advisor and provide advisory accounts and services. Brokerage and investment advisory services and fees differ and it is important for you to understand the differences. Free and simple tools are available to research firms and financial professionals at investor.gov/ CRS, which provides educational materials about broker-dealers, investment advisers and investing.

This document gives you a summary of the types of services we provide and how you pay.
Please ask us for more information.

What investment services and advice can you provide me?

- We offer a variety of advisory services which include financial planning, consulting and investment management to individuals, trusts, estates, charitable organizations, corporations, retirement plans and other entities.
- If you open an advisory account, you will pay an on-going asset-based fee at the end of each quarter for our services, based on the average daily balance of the cash and investments in your advisory account.
- Monitoring: We offer you advice on a regular basis. We will discuss your investment goals, design with you a strategy to achieve your investment goals, and regularly monitor your account. we will contact you at least yearly to discuss your account.
- Investment Authority: Opening an account with us allows us to buy and sell investments in your account without asking you in advance (a “discretionary account”) based on the overall portfolio allocation you and your advisor decide on.
- Investment Offerings: We limit our investment offerings to specific type. For example publicly traded stocks, exchange traded funds, mutual funds, bonds, certificate of deposits.
- Financial planning relationships are also offered, where you will be a flat financial planning fee for our services.
- Requirements: We do not impose a minimum portfolio value for starting and maintaining an investment management, Retirement Plan Consulting or Financial Planning relationship. For a stand-alone or initial financial planning relationship, minimum fee of \$750 for Basic services and a minimum fee \$2,250 for Advanced services is generally imposed.

For additional information, see our Firm’s Part 2A which is provided to you on an annual basis, at the time you join our firm and by going to adviserinfo.sec.gov.

Conversation Starters – ask your financial professional

- *Given my financial situation, why should I choose an advisory account? Why or Why not?*
- *How will you choose investments to recommend for my account?*
- *What is your relevant experience, including your license, education and other qualifications? What do those qualifications mean?*

What fees will I pay? What are the possible conflicts of interest? Standards of Conduct?

- Our Firm is paid either through financial planning fees (fixed amount paid by you), investment management fees (paid quarterly in arrears based on the value of the account at the end of the quarter directly from your investment account). Our Firm does not always charge on every account. Fees are reviewed and discussed with you upon engagement and continually throughout the relationship. You will also be responsible to pay the company that holds your assets for trading fees, custodial fees and for mutual funds you will pay internal fees that are reflected in the value of the fund.
- The amount paid to our firm and your financial professional generally does not vary based on the type of investments we select on your behalf.

We have a fee schedule that has different fees for different services which is detailed in our Form ADV 2A which can be found by going to www.adviserinfo.sec.gov.

- We have an incentive to increase the assets in your account to increase our fees. You pay our fee even if you do not buy or sell.

- 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 cost you are paying. For additional information, see our Firm's Part 2A which is provided to you on an annual basis, at the time you join our firm and by going to adviserinfo.sec.gov. Conversation Starter – ask your financial professional <i>Help me understand how these fees and cost 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>
What are your legal obligations to me when acting as my investment advisor? How else does your firm make money and what conflicts of interest do you have?
- We are held to a fiduciary standard that covers our entire investment advisory relationship with you. For example, we are required to monitor your portfolio, investment strategy and investments on an ongoing basis. - When we act as your investment advisor, 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 interest. You should understand and ask us about these conflicts because they can affect the investment advice we provide you. - Our interests can conflict with your interests. We must eliminate these conflicts or tell you about them in a way you can understand, so you can decide whether to agree to them. - Some financial professionals at this firm are also registered representatives of an unaffiliated broker dealer and/or licensed life insurance agents. In this capacity, these individuals can receive commissions because of Rise Financials' recommendations. Here is an example to help you understand what this means. The Firm has an Advisor that also sells insurance. This represents a potential conflict of interest due to the receipt of both advisory and commission compensation. Please note that the Advisor cannot charge an advisory fee and a commission on an insurance-based product. This is not a principal part of our Firm's business and it is only offered to investment clients as a service to them. For additional information, see our Firm's Part 2A which is provided to you on an annual basis, at the time you join our firm and by going to adviserinfo.sec.gov. Conversation Starter – ask your financial professional <i>How might your conflicts of interest affect me, and how do you address them?</i>
How do your financial professionals make money?
The financial professionals are paid the investment management fees earned by the clients they work with.
Do you or your financial professionals have legal or disciplinary history?
- No. We do not have any legal or disciplinary history, nor do the financial professionals affiliated with us. Additional research on firms and financial professionals can be found at www.investor.gov/CRS or at https://adviserinfo.sec.gov/. Conversation Starter – ask your financial professional <i>As a financial professional, do you have any disciplinary history? For what type of conduct?</i>
Additional Information
- Your financial advisor is your primary contact person. https://adviserinfo.sec.gov/ and www.brokercheck.org will tell you if that person is a registered representative in addition to an investment advisor representative. - Additional concerns should be brought to Stephanie Kelm at 585-565-3444 or at stephanie@riseadvisorsgroup.com For additional information about our services, please see our ADV Part 2A which can be obtained by going to adviserinfo.sec.gov Conversation Starter – ask your financial professional <i>Who is my primary contact person? Is he or she a representative of an investment advisor or broker dealer? Who can I talk to if I have concerns about how this person is treating me?</i>

There are clarifying changes in the Client Relationship Summary dated March 29, 2022. There are no material changes.