

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.

Investor.gov/CRS offers free and simple tools to research firms and financial professionals. It 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 institutional investment management and advisory services to a diverse client base, including non-profit organizations and foundations, insurers, corporations, family offices, and other registered investment advisers. Services are delivered through three primary arrangements: discretionary OCIO, sub-advisory and model solutions, and specialized advisory services.</li> <li>• RiskBridge provides comprehensive private wealth management services to high net worth individuals, families, and family offices. The services primarily delivered include financial planning, investment management, and family office solutions.</li> <li>• <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>• <b>OCIO fees.</b> For discretionary OCIO engagements in which RiskBridge manages assets on behalf of the client/asset owner directly, RiskBridge will charge an asset-based fee with an annualized fee rate ranging from 0.10% to 0.40% of the assets managed, subject to a minimum fee.</li> <li>• <b>Subadvisory/model fees.</b> For engagements in which RiskBridge manages assets on behalf of another advisor as a sub-advisory, RiskBridge will charge an asset-based fee with an annualized rate ranging from 0.25% to 0.65%, subject to a minimum fee. Model Fees consist of an annual asset-based fee of 0.25% on the assets invested in RiskBridge MVP models as reported by the TAMP or adviser.</li> <li>• <b>Family Office Solutions / Specialized Advisory Services Fees.</b> These fees vary depending on the relationship's size, scope, and complexity. Each client's fee is negotiated on a case-by-case basis and set forth in the client's Advisory Services Agreement (ASA).</li> <li>• <b>Private Wealth Management fees.</b> RiskBridge will receive compensation (the "Advisory Fee") from each client account, typically an asset-based fee. The maximum current applicable fee rate for RiskBridge's advisory services for a Separate Account of \$10 million or more is 0.65% annually. The maximum current applicable fee rate for RiskBridge's advisory services for a Separate Account of less than \$10 million is 2.00% annually. Clients who choose TAMP services pay TAMP Fees in addition to RiskBridge Advisory Fees. TAMP fees include Platform Fees and model/UMA Fees and are calculated as an annual percentage of assets under management. For relationships where RiskBridge is hired only for cash management or performance reporting services, the maximum current applicable fee rate is 0.10% annually.</li> </ul> <p>The more assets in your account, the more fees you will pay, and we may therefore have an incentive to encourage you to increase those assets.</p>
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	<p>For example, if you had a portfolio with a quarter-end 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>).</p> <ul style="list-style-type: none"> <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 the 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><b>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?</b></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><b>How do your financial professionals make money?</b></p>	<ul style="list-style-type: none"> <li>• The firm's owners make money based on the firm's profitability. Our client advisors are generally compensated on a percentage-of-revenue basis. Our other financial professionals are paid a base salary and a cash bonus. No one in the firm is ever compensated based on the types of vehicles or investments clients hold.</li> </ul>
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<p><b>Do you or your financial professionals have a legal or disciplinary history?</b></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 31, 2026.

1. Language addressing RiskBridge's institutional services was amended to include discretionary OCIO, sub-advisory/model solutions, and specialized advisory services. As a result, language was removed that was specific to OCIO solutions, unaffiliated RIAs, and TAMPs.
2. RiskBridge Private Wealth Management language was amended to clarify the specific services and advice offered, including family office solutions.
3. Institutional Advisory fees were removed and replaced with Family Office Solutions/Specialized Advisory Services Fees for clarity and to introduce fees for family office solutions.