

Item 1. Introduction

North Ridge Wealth Advisors, Inc., (“North Ridge,” “firm,” “we,” “us,” and “our”) is an Oregon corporation and investment advisor registered as such with the United States Securities and Exchange Commission (“SEC”). Brokerage and investment advisory services and fees differ and it is important that you understand the differences. Please note that free and simple tools are available to research advisory and brokerage firms and their associated financial professionals at [Investor.gov/CRS](https://www.investor.gov/crs), which also provides educational materials about broker-dealers, investment advisors, and investing.

Item 2. Relationships and Services

What investment services and advice can you provide me?

We offer investment advisory services that combine ongoing and continuous portfolio management with the delivery of financial planning and consulting advice that is uniquely tailored to each client’s investment objectives and needs. As part of these services, we will review your financial circumstances and design, implement, and provide ongoing monitoring and management of your designated investment accounts. We will also prepare and deliver to you a customized written investment policy statement and financial plan.

We will directly invest and manage the assets deposited to your account held at an independent qualified custodian and/or strategically allocate your assets to certain independent third-party money managers or sub-advisors (collectively, “Independent Managers”) selected by our firm. We will monitor your account regularly, including any assets managed by any Independent Manager(s), suggesting and making changes to your holdings as we believe to be appropriate and in your best interests, acting in accordance with our fiduciary duty to you. We require that you grant us discretionary authority over your accounts, allowing us to buy and sell investments within your account and to hire and fire Independent Managers without obtaining your consent prior to each transaction (a “discretionary account”). You may impose reasonable restrictions on our ability to invest in certain securities, asset classes, or types of securities within your account. We will formally review the status of your account periodically, but no less than annually.

Following our initial implementation of the desired portfolio of investments, we will continuously monitor your holdings, recommend and implement changes as needed and appropriate, and provide you with ad hoc financial planning and consulting advice intended to address your ongoing financial affairs and concerns. These additional included services may include advice regarding assets “held away” from the accounts we manage on your behalf (e.g., college savings accounts, employer-sponsored retirement accounts, certain insurance products, etc.) and will be provided to you through a combination of in-person consultations, phone conferences, and/or via electronic means (e.g., e-mail, secure web-portal, etc.). We will typically update your written financial plan at least annually, or as otherwise agreed with the client. You will make all ultimate investment

decisions with respect to our financial planning and consulting recommendations and be responsible for implementation and ongoing monitoring of any investments held away from the investment accounts over which we are granted discretionary authority.

We design diversified portfolios for our clients which generally include some or all of the following types of investments: mutual funds, exchange-traded funds (“ETFs”), exchange-listed equity securities (e.g., stocks), and debt securities (e.g., corporate bonds). We may also recommend certificates of deposit, municipal securities, U.S. government securities, money market funds, and other types of investments, as may be appropriate for the client. Where appropriate, we may recommend and select Independent Managers to manage all or a portion of a client’s account. We generally require a minimum account size of \$1,000,000 to open or maintain an account and a minimum annual advisory fee of \$12,000. Family members of North Ridge employees and certain legacy clients may pay a lower minimum fee. We may, in our sole discretion, reduce or waive these minimum requirements for individual clients.

More detailed information about our advisory services and account minimums is contained in our Form ADV Part 2A “firm brochure” at Items 4 and 7.

Conversation Starter: Ask us the following key questions:

- (i) *Given my financial situation, should I choose an investment advisory service? Why or why not?*
- (ii) *How will you choose investments to recommend to me?*
- (iii) *What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?*

Item 3. Fees, Costs, Conflicts, and Standard of Conduct

What fees will I pay?

When you engage us for advisory services you will pay us an annual asset-based advisory fee that is calculated as a percentage of the average market value of the assets we manage on your behalf (i.e., an asset-based fee). This fee typically ranges between 0.30% - 0.90% per year and covers the costs of all investment advisory and financial planning and consulting services provided by North Ridge, including advisory fees charged by any recommended Independent Managers. You will pay these fees to us quarterly in arrears. Fees are pro-rated for any partial billing periods and are calculated based on the average market value of your assets as determined by the independent custodian of your account as of the end of the billing period. These fees are typically paid to us via direct deduction from your account.

In addition to our advisory fees, you will separately pay the costs of all internal management fees, operational expenses, and other costs charged by mutual funds and ETFs to their shareholders. You will also pay all usual and customary transaction-based fees (brokerage fees and commissions), custodial charges, wire transfer fees, and other fees and taxes associated with activity and holdings in your account. In the context of our asset-based

fees, you should consider that the more assets you have in your account, the more you will pay us, thus creating an incentive for us to encourage you to increase and/or maintain the current level of assets in your account.

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.

More detailed information about our advisory fees is contained in our firm brochure at Item 5.

Conversation Starter: Ask us the following key question: “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?”

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?

When we act as your investment advisor, we have to act in your best interests and not put our interests 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 are some examples to help you understand what this means:

Example 1: The value of your asset-based advisory fee account goes up, and while the annual percentage we charge may stay the same, the total compensation you pay us goes up proportionately.

Example 2: Your account value goes down, but you still must pay us an asset-based advisory fee proportional to your assets under management.

Example 3: As described above, the advisory fees charged by any Independent Managers we recommend to clients are absorbed within the advisory fees you will pay to our firm. This arrangement creates a conflict of interest, insofar as we may have an incentive to recommend Independent Managers that charge reduced fees relative to similar firms, resulting in our retention of a larger portion of the advisory fees paid. We address this conflict of interest by only recommending Independent Managers when we believe their management of your assets to be in your best interests.

North Ridge is a “fee-only” investment advisory firm. This means that no supervised person of our firm receives or accepts any fees or commissions for the sale of any securities or insurance products to clients. We are compensated for our advisory services exclusively through the advisory fees paid by our clients. We believe this method of compensation best aligns with our fiduciary duty to you.

More detailed information related to conflicts of interest is contained in our firm brochure at Items 5, 12, and 14.

Conversation Starter: Ask us the following key question: “How might your conflicts of interest affect me, and how will you address them?”

How do your financial professionals make money?

Our financial professionals are compensated with annual salaries and/or discretionary bonuses.

More detailed information about our conflicts of interest is contained in our firm brochure at Items 5 and 11.

Item 4. Disciplinary History

Do you or your financial professionals have legal or disciplinary history?

No. We encourage you to visit [Investor.gov/CRS](https://investor.gov/CRS) for a free and simple search tool to research any of our financial professionals.

Conversation Starter: Ask us the following key question: “As a financial professional, do you have any disciplinary history? For what type of conduct?”

Item 5. Additional Information

You can find additional information regarding our firm, including our Form ADV Part 2A and this client relationship summary by visiting the following link: <https://adviserinfo.sec.gov/firm/summary/157516>. You can also obtain a copy of this relationship summary by visiting our website at <https://www.nrwadvisors.com/> or by contacting us by telephone at (503) 206-8784. We will be pleased to answer any of your questions.

Conversation Starter: If you have any concerns, please let us know by asking the following questions: “Who is my primary contact person? Is he or she a representative of an investment advisor or a broker-dealer? Who can I talk to if I have concerns about how this person is treating me?”