



## **Raleigh Investment Consultant, LLC (DBA, US Stock Advisor)**

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**Form ADV Part 2A – Disclosure Brochure**  
**Effective: June 28, 2019**

This Disclosure Brochure provides information about the qualifications and business practices of Raleigh Investment Consultant, LLC (“RIC” or “Advisor”). If you have any questions about the contents of this Disclosure Brochure, please contact us at +19193735454 or by email at [contact@raleighinvestmentconsultant.com](mailto:contact@raleighinvestmentconsultant.com) or [support@usstockadvisor.com](mailto:support@usstockadvisor.com)

RIC is a Registered Investment Advisor with the U.S. Securities and Exchange Commission. The information in this Disclosure Brochure has not been approved or verified by the U.S. Securities and Exchange Commission (“SEC”) or by any state securities authority. Registration of an investment advisor does not imply any specific level of skill or training. This Disclosure Brochure provides information about RIC to assist you in determining whether to retain the Advisor.

Additional information about RIC and its advisory persons are available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

**Raleigh Investment Consultant, LLC**  
**DBA US Stock Advisor**

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## 2. Material Changes

Form ADV 2 is divided into two parts: Part 2A and Part 2B. Part 2A (the “Disclosure Brochure”) provides information about a variety of topics relating to an Advisor’s business practices and conflicts of interest. Part 2B (the “Brochure Supplement”) provides information about advisory personnel of RIC.

RIC believes that communication and transparency are the foundation of our relationship with Clients and strive to provide Clients with the complete and accurate information at all times. We encourage all current and prospective investors to read this Disclosure Brochure and discuss any questions you may have with us. And of course, we always welcome your feedback.

### Material Changes

There are no material changes to disclose at this time.

### Future Changes

From time to time, we may amend this Disclosure Brochure to reflect changes in our business practices, changes in regulations and routine annual updates as required by the securities regulators. This complete Disclosure Brochure or a Summary of Material Changes shall be provided to each Client annually and if a material change occurs in the business practices of RIC.

When Clients sign up for our services we advise them to review the current Disclosure Brochure online at the SEC’s Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

To review the firm information for RIC:

- Click Investment Advisor Search in the left navigation menu.
- Select the option for Investment Advisor Firm and enter 298775 (our firm’s CRD number) in the field labeled “Firm IARD/CRD Number”.
- This will provide access to Form ADV Part 1 and Part 2.

You may also request a copy of this Disclosure Brochure at any time, by contacting us at (919) 373-5454 or by email at [contact@raleighinvestmentconsultant.com](mailto:contact@raleighinvestmentconsultant.com)

## 3. Firm Information

Raleigh Investment Consultant, LLC (“RIC” or the “Advisor”) is Registered Investment Advisor with the U.S. Securities and Exchange Commission, and, is organized as a Limited Liability Company (LLC) under the laws of the State of North Carolina. RIC was founded in 2018 and is owned and operated by Sachin Kunde (Founder and the sole member). This Disclosure Brochure provides information regarding the qualifications, business practices, and the advisory services provided by RIC.

The overarching vision of RIC is to empower Clients to take control of their own investments. Our goal at RIC is to empower investors and trader with the knowledge, education, strategies and advise them with respect to their investments in equities market. Our aim is to help investors grow their wealth over time, specifically focusing on the equities market, regardless of the market environment. RIC believes in the importance of goal-based investment management, and, we feel strongly about being able to offer investors of investment solutions that can help them achieve their financial goals.



#### 4. Advisory Services

RIC offers internet-based investment advisory services pertaining to the equities market, i.e. stocks and exchange traded funds (ETF). Services will be offered to individuals, high net worth individuals, families and businesses/corporations (each referred to as a "Client or Member"). Although our business address is in the state of North Carolina, our Clients can come from outside the state of North Carolina as the business will be conducted online over the internet through RIC website.

##### 1. Educational services:

RIC offers trading and investment education to its Members. The scope of this education is limited to trading equity securities using online or electronic trading platforms. The goal of the service is to provide knowledge and strategies to our Clients so they can invest successfully using any online trading platform. RIC does not endorse any particular trading platform or brokerage firm for this purpose as Clients can learn this education using any online trading platform. This education is offered through online courses which are delivered via live webinars through our website. Clients sign up, make a payment for the courses on our website and schedule a webinar at their convenience. These Educational Services are divided into two courses:

- a) The fundamentals course: this course provides key concepts of online trading and investment.
- b) The strategy course: this course delivers proprietary RIC Trading Strategy (called T4 strategy) regarding buying and selling equity securities using any online trading platform.

##### 2. Trade Alert service:

This service includes email delivery of equity securities (stock or ETF picks) that are excellent opportunities to invest in the market as they are highly likely to follow our T4 strategy. Members sign up and make a payment for the service on our website. This service is divided into two sections

a) Watch list: members will be provided with the list of stocks and ETFs once a week. They can follow these securities using any online trading platform of their choice. Members can then choose to trade these securities in their own brokerage account if the price action of that security follows our T4 strategy. The watch list includes the name of the security, intended trade action (buy or sell) and exact prices to enter and exit (stop-loss) the trade. Members are solely responsible for the outcome of their trade action and their trade and risk management styles. RIC does not buy or sell securities on behalf of Members.

b) Stock alert: RIC will send email alerts to our members during live market hours regarding buying or selling equities. These alerts include the name of the security, intended trade action (buy or sell) and exact prices to enter and exit (stop-loss) the trade. Members can then choose to trade these securities in their own brokerage account if the price action of that security follows our T4 strategy. These alerts can be considered more accurate than the watch list alerts as live market conditions may be different than what was analyzed earlier. Members are solely responsible for the outcome of their trade action and their trade and risk management styles. RIC does not buy or sell securities on behalf of Members.

##### 3. Trading Room service

This service offers our members to join us for live trading, as we trade when the market is open. This provides opportunity for members to learn our T4 strategy in live market conditions. Members can then choose to trade these securities in their brokerage account. Members may use a different trading platform or brokerage account than RIC. Members are solely responsible for the outcome of their trade action and their trade and risk management styles. RIC does not buy or sell securities on behalf of Members.



#### 4. Portfolio Building Service

RIC will provide customized investment advisory solutions for its Clients as it pertains to their equities portfolio (stocks and ETF). Goal of this service is to review client's stock and ETF portfolio and advise them accordingly. After signing up, Clients will discuss and share their equities portfolio with RIC over online video-conferences, along with their goals and expectations. RIC will then make recommendations which may include (but not limited to) the adjustment of their existing equity portfolio (increasing or decreasing the position size), liquidating poorly performing equities, and investing in new equities with high profit potential.

At RIC, our investment philosophy is based on the belief that markets are efficient over the long-term, but can remain relatively inefficient and irrational over the shorter term - also called corrections. At the core of our investment management approach is our proprietary T4 strategy that can identify equities that are poised to perform best in the long term as well as short term. Our strategy identifies short-term market corrections and identify equities that are able to profit from these short-term movements. At RIC we believe that fundamental analysis is important but not necessary to make profit in equities market. Technical and chart analysis is the core to our T4 strategy. (See details on analysis methods in the following sections).

Prior to rendering investment advisory services, RIC will ascertain, in conjunction with the Client, the Client's equity portfolio situation, risk tolerance, and investment objectives. RIC, in connection with the Client, may develop a statement that summarizes the Client's investment goals and objectives along with the broad strategies to be employed to meet the objectives. This statement may include specific information on the Client's stated goals, time horizon for achieving the goals, investment strategies and Client risk tolerance.

RIC provides an advice only service; at no time will RIC accept or maintain custody of a Client's funds or securities. All Client assets will be managed by Clients within their designated brokerage accounts. RIC will not have access or authority, directly or indirectly, over Client's accounts or funds.

#### 5. Phone consultation service:

Clients can schedule a free phone consultation with RIC to understand the nature of services offered so they can make a decision if these services are a good fit for their trading and investment goals. .

Delivery of services: As an internet Advisor, RIC will provide these services through RIC website. These services will be delivered by the means of:

- Online webinars
- Online tele or video conferences
- Email notifications
- Online access to security watch list database hosted on RIC website

When Clients sign up for the services they will be guided to join one of these communication platforms based on the type of service they choose. Some Clients may want to meet the Advisor in-person before rendering our services and that request may be honored, to help develop a trustworthy Advisor-Client relationship. However, actual delivery of advisory services will take place over the internet as described above.



## **5. Agreement**

Prior to engaging RIC to provide investment advisory services, each Client is required to enter into an Investment Advisory Agreement with the Advisor that defines the terms, conditions, and responsibilities of the Advisor and the Client. These details and disclosures are listed as “terms of use and disclosures” on RIC website. When clients sign up for our services they are required to acknowledge that they have read the terms of use and disclosures.

## **6. Assets Under Management**

RIC does not manage client accounts. Clients are responsible for making final investment decisions and take trading action in their own brokerage accounts. AUM at the time of this application was \$0.

## **7. Fees and Compensation**

All the services are transparent, fee-based and not based on Client’s assets or RIC’s performance or any commission. Clients can choose to receive RIC services as many times as they want. A standard flat rate fee will be charged for every service encounter.

The following paragraphs detail the fee structure and compensation methodology. Upon signing up for the services each Client will agree to an Investment Advisory Agreement that details the responsibilities of RIC and the Client. RIC may change these fees from time to time and such a change will be reflected on the website before the client signs up or pays for the service.

Fundamental course:	\$99.00/course
Strategy course:	\$249.00/course
Watch list service:	\$99/month
Watch list + stock alert service:	\$249/month
Live trading service:	\$99/trading session
Portfolio building service:	\$499/consultation

## **Billing**

Clients will pay for the services as they schedule these services online via our website using secure payment portal offered by PayPal and Stripe. A payment confirmation and receipt will be emailed to Clients.

## **Wrap Fee Programs**

RIC does not manage or place Client assets into a wrap fee program

## **Advance Payment of Fees and Termination**

The fees will be paid in advance as clients schedule respective service. All sales are final and no refunds will be issued. Clients may be able to reschedule educational session at a later date due to unforeseen scheduling conflicts. However that determination will be made on case-by-case basis and is not guaranteed

## **Compensation for Sales of Securities**

RIC does not buy or sell securities and does not receive any compensation for securities transactions in any Client account, other than the Investment Advisory Fees noted above. Clients are responsible to work on the recommendations provided by RIC in terms of buying or selling their securities on their own.



## Performance-Based Fees

RIC does not charge performance-based fees for its investment advisory services.

## 8. Analytical methods

RIC employs a combination of fundamental, chart and technical analysis methods in developing trading and investment strategies for its Clients. RIC has developed a proprietary trading methodology called "T4 strategy", where T4 stands for Time, Trend, Turn and Trade. This methodology has a U.S. PTO Patent Pending status ("A sequential, 'zoom-in' price chart analysis methodology for equities trading using an electronic trading platform" USPTO application #62802011). The research is done exclusively by RIC using online trading platforms such as Tradingview and Tradestation.

This methodology provides list of equity securities that have high potential to provide profit in short as well as long run. T4 strategy can be applied to buy equities as well as short-sell equities. Therefore Clients can take profitable positions regardless of market conditions.

T4 Strategy provides 2 price points - entry price (a price where client can enter a position) and a stop-loss price (a price where client can exit a position with a minimal or pre-denied loss). This strategy works for long and short positions. RIC always advises risk limiting strategies such as stop-loss. It is client's responsibility to follow the strategy and limit risk as advised. The strategy provides limited risk with high reward potential.

RIC primarily employs these strategies for stocks and ETFs that are traded on The US Stock Exchanges and available to trade using online or electronic trading platforms.

## 9. Investment Risk

Investing in securities involves certain risks. Securities may fluctuate in value or lose value. Clients should be prepared to bear the potential risk of loss. RIC will assist Clients in determining an appropriate strategy based on their tolerance for risk and other factors noted above. However, there is no guarantee that a Client will meet their investment goals.

RIC takes risk limiting strategies seriously. Each investment advice is associated with calculation of a predefined dollar amount risk per trade in accordance with Client's risk tolerance. We calculate position size as follows:

Position size for a trade = risk tolerance in USD / absolute difference between entry and stop loss price

Each Client engagement will entail a review of the Client's investment goals, financial situation, time horizon, tolerance for risk and other factors to develop an appropriate strategy for equity portfolio. Client participation in this process, including full and accurate disclosure of requested information, is essential for the recommendations. The Advisor shall rely on the financial and other information provided by the Client or their designees without the duty or obligation to validate the accuracy and completeness of the provided information. It is the responsibility of the Client to inform the Advisor of any changes in financial condition, goals or other factors that may affect this analysis.

Clients are advised to know that no analytical method is perfect and market can go against their investment position at any time. Therefore implementation of risk limiting strategies are critical. Past performance is not a guarantee of future returns. Investing in securities and other investments involve a risk of loss that each Client should understand and be willing to tolerate. Clients are reminded to discuss





these risks with the Advisor. For more information on our investment management services, please contact us.

## 10. Affiliations and Referral Practices

We do not have any broker-dealer or custodian affiliation. Clients are welcome to use any broker or any online trading platform they would like to use. RIC does not have access to client's accounts or funds, and does not have any discretionary authority over client's investment accounts. We do not recommend any specific brokerage firm, online trading platform or custodian to Clients and it will be up to the Client to secure these services.

RIC does not receive any compensation or any commission from any broker for the choices that Clients may have made.

Brokerage or Custodian Referrals: RIC does not receive any compensation from any third party in connection with the recommendation for establishing a brokerage account.

RIC does not engage paid solicitors for Client referrals

### Participation in Institutional Advisor Platform

RIC is independently owned and operated, and not affiliated with any custodian at this time. At this time RIC does not have any institutional advisor platform or a custodian

Soft Dollars - Soft dollars are revenue programs offered by broker-dealers whereby an advisor enters into an agreement to place security trades with the broker in exchange for research and other services. RIC does not participate in soft dollar programs sponsored or offered by any broker-dealer.

## 11. Ethical Practices

### Fiduciary commitment

RIC will value and follow fiduciary commitment to each Client. RIC and its personnel owe a duty of loyalty, fairness and good faith towards each Client. Because this is a fee-only service, RIC benefits from loyal, happy Client's returning back for more services. Therefore RIC's goal is to help our Clients make successful investment decisions. More accurate we are in making profitable decisions, more Clients will return back for more services. Our overarching goal is to empower Clients to take control of their own investments.

### Personal Trading and Conflicts of Interest

RIC or any member of RIC may purchase or sell the same securities that may be recommended to the Clients. This only indicates that sometimes we will follow our own advice. But these trades will be placed in RIC's personal brokerage account and does not hold any conflict of interest to that of Client's trading activity. Our trading activity has no impact on how client's acceptance or rejection of our recommendation. Owning the same securities we recommend (purchase or sell) to you may present a potential conflict of interest that, as fiduciaries, we must disclose to you. We may have an interest or position in certain securities, which may also be recommended to you. At no time, will RIC or any associated person of RIC, transact in any security to the detriment of any Client.

Neither RIC nor its advisory persons has any relationships or arrangements with issuers of securities.





## **12. Periodic Review**

RIC, from time to time, will conduct an internal review of existing Clients and remind them of ongoing need for portfolio adjustment. This is important as geopolitical and economic conditions change which need portfolio adjustment accordingly. These reminders may be sent monthly, quarterly, and semiannually or annually depending on Client's time horizon and risk appetite. The Client is encouraged to notify RIC if changes occur in his/her personal financial situation that might adversely affect his/her investment plan. Additional reviews may be triggered by material market, economic or political events. RIC does not require or conduct review of Client's accounts after the service is completed, as RIC does not have access to Client's account details.

## **13. Custody**

RIC does not accept or maintain custody of any Client accounts. All Clients must place their assets with a qualified brokerage firm or custodian. Clients are required to select their own custodian to retain their funds and securities. If Clients accepts RIC advice, they will place trades in their brokerage account. RIC does not have access to Client account or funds in any manner. RIC does not have any discretion over the selection and amount of securities to be bought or sold in Client accounts.

## **14. Financial Information**

Neither RIC, nor its management has any adverse financial situations that would reasonably impair the ability of RIC to meet all obligations to its Clients. Neither RIC, nor any of its advisory persons, has been subject to a bankruptcy or financial compromise. RIC is not required to deliver a balance sheet along with this Disclosure Brochure, as the Advisor does not collect advance fees for services to be performed six months or more in advance.

## **15. Disciplinary Information**

There are no legal, civil or disciplinary events to disclose regarding RIC any of its advisory persons. Neither RIC nor its advisory persons has ever been involved in any regulatory, civil or criminal action. There have been no client complaints, lawsuits, arbitration claims or administrative proceedings against RIC or any of its advisory persons.

Securities laws require an advisor to disclose any instances where the advisor or its advisory persons have been found liable in a legal, regulatory, civil or arbitration matter that alleges violation of securities and other statutes; fraud; false statements or omissions; theft, embezzlement or wrongful taking of property; bribery, forgery, counterfeiting, or extortion; and/or dishonest, unfair or unethical practices. As previously noted, there are no legal, civil or disciplinary events to disclose regarding RIC or its advisory persons.

## **16. Privacy Policy**

Our Commitment to Clients: RIC does not require any personal sensitive information from its Clients. RIC is committed to safeguarding the use of your personal information that we have as your Investment Advisor. RIC does not sell your nonpublic personal information to anyone. Nor do we provide such information to others except for discrete and proper business purposes in connection with the servicing and management of our relationship with you as discussed below. Details of our approach to privacy and how your personal non-public information is collected and used are set forth in this Privacy Policy.

What information do we collect from you?	
Name, address and phone number(s)	Investment experience and goals



E-mail address(es)	Investment activity pertaining to equities
name of the brokerage or custodian	

RIC does not share this information with anyone else. To safeguard your personal information from unauthorized access and use, we maintain physical, procedural and electronic safeguards. These include computer safeguards such as passwords, secured files and buildings. Most of the information is saved in cloud based platforms such as institutional Google Drive and Website building platform as offered by Wix.com. These cloud based platforms are SSL secure.

We will send you notice of our Privacy Policy annually and you will be able to review it as you sign up for any of our services



## Raleigh Investment Consultant, LLC DBA, US Stock Advisor

### Form ADV Part 2B – Individual Disclosure Brochure

Sachin Kunde, Founder, Raleigh Investment Consultant, LLC

Effective: June 28, 2019

This Brochure Supplement provides information about the background and qualifications of Sachin Kunde in addition to the information contained in the Raleigh Investment Consultant, LLC (“RIC” or the “Advisor”) Disclosure Brochure. If you have not received a copy of this Brochure Supplement or if you have any questions about the contents of this Brochure Supplement or RIC’s Disclosure Brochure, please contact us at (919) 373 5454 or by email at [contact@raleighinvestmentconsultant.com](mailto:contact@raleighinvestmentconsultant.com).

Additional information about Sachin Kunde is available on the SEC’s Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

### Raleigh Investment Consultant, LLC DBA US Stock Advisor

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[www.raleighinvestmentconsultant.com](http://www.raleighinvestmentconsultant.com)

### Educational Background and Business Experience

Sachin Kunde, MD, MPH, CFP, is the founder of RIC. Although very happy with providing patient care as a physician, Dr. Kunde always had an avid interest in securities trading and investments. He is a professional trader, specializing in equities market and developed a unique T4 strategy for trading in equities markets. Dr. Kunde completed his medical school from University of Mumbai in India in 2002. He earned a master’s degree in public health from the University of Alabama at Birmingham in 2004. He completed certificate in financial planning from Bryant University in 2019. His trading experience started with Online Trading Academy in 2017. He is not a certified financial planner as defined by CFP board. Additional information regarding Dr. Kunde’s employment history is included below.

### Employment History:

Raleigh Investment Consultant, LLC	08/2018 to Present
Physician, Gastroenterologist	07/2011 to Present

### Disciplinary Information

There are no legal, civil or disciplinary events to disclose regarding Dr. Kunde.

### Other Business Activities

Dr. Kunde holds North Carolina Medical Board license in good standing and continues to provide active patient care in the State of North Carolina.