



FORM CRS (CLIENT RELATIONSHIP SUMMARY)
March 28, 2024

Introduction

Ridge Capital Management, LLC ("RCM") is an investment advisor registered with the Securities and Exchange Commission ("SEC"). RCM provides advisory accounts and services. Investment advisory services and fees differ from brokerage accounts and services, and it is important for you to understand these differences. This document gives you a summary of the types of services we provide retail clients and how you pay for them. Free and simple tools are available to research firms and financial professionals at <https://www.investor.gov/CRS>, which also provides educational materials about investment advisors, brokers, and investing in general.

What investment services and advice can you provide me?

RCM offers investment advisory services to retail clients including individuals, high-net-worth individuals, corporations, trusts, pension plans and retirement plans. Our services include portfolio management, financial planning, consulting services and pension consulting. We offer discretionary and non-discretionary portfolio management. In a discretionary arrangement, RCM has discretion over the selection and amount of securities to be bought or sold in client accounts, subject to specified investment objectives, guidelines, or limitations set forth by each client. In a non-discretionary account arrangement, the client must approve each of our recommendations and make the ultimate decision regarding the purchase or sale of investments. We monitor client accounts on an ongoing basis to ensure the performance and investment strategy remains aligned with the client's stated investment goals and objectives. RCM does not require a minimum amount to manage accounts, although our services are generally designed for high-net-worth clients. For additional information regarding our services and fees, please refer to Items 4 and 7 of our Form ADV, Part 2A Brochure available at the SEC's website, www.adviserinfo.sec.gov, or by contacting us.

Ask your financial professional:

- **Given my financial situation, should I choose an investment advisory service? Should I choose a brokerage service? Should I choose both types of services? Why or why not?**
- **How will you choose investments to recommend to me? How often will you monitor my account's performance and offer investment advice?**
- **What is your relevant experience including your licenses, education, and other qualifications? What do these qualifications mean?**

What fees will I pay?

RCM charges a quarterly asset-based fee that is dependent on the value of the assets we manage. The more assets in your account, the more you will pay in fees. Therefore, we may have an incentive to encourage you to increase the assets in your account. We do not charge performance-based fees, or offer proprietary products, engage in principal trading, or have "soft dollar," or revenue sharing arrangements. You will generally pay additional fees related to having a brokerage account at the custodian that holds your assets and the broker-dealer that executes your transactions. These fees include custodial fees, brokerage commissions, transaction fees, fees related to mutual funds, exchange traded funds and other product-level fees. 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. You should be aware that other firms may provide advice on a wider range of choices at a higher or lower cost. For additional information about fees and costs, please refer to the Form ADV, Part 2A Brochure Item 5.

Ask your financial professional:

- **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 for those fees?**
- **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 are required to act in your best interest at all times 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 affect the recommendations we provide you. Here are some examples to help you understand what they mean: As noted above, we have an incentive to recommend adding assets to any account that we manage, which increases the asset-based fee you pay us. Our financial professionals are also registered representatives of an unaffiliated broker-dealer and are also licensed to sell insurance products and will receive commissions from the sale of securities and insurance products in their capacity as registered representatives or insurance agents. This is separate from RCM's advisory business and fees and poses a conflict of interest because our advisors have an incentive to recommend brokerage and insurance products based on commission revenues. Clients are under no obligation to purchase securities or insurance products from a particular brokerage firm or insurance company. For a discussion of any actual or potential conflicts of interest, please refer to our Form ADV, Part 2A Brochure Items 5, 10,11,12.

Ask your financial professional:

- **How might your conflicts of interest affect me, and how will you address them?**

How do your financial professionals make money?

Our employees are compensated through salary and a discretionary bonus. RCM's owner also participates in the firm's profits. Financial professionals who are independent contractors, or who also conduct commission-based brokerage and insurance business receive fee based and commissions-based compensation. RCM's Principal received from Cetera a retention incentive in the form of a one-time cash compensation payment structured as a forgivable loan. The loan is not required to be repaid provided that during the term of the loan he remains as a registered representative of Cetera and does not associate with another broker-dealer. Please refer to Items 10 and 14 of the Form ADV for additional information regarding the arrangement with Cetera and conflicts of interest related to the Cetera relationship and receipt of additional compensation.

Do your financial professionals have legal or disciplinary history?

No, for our Firm and yes, for one of our financial professionals. Please visit www.Investor.gov/CRS for a free and simple search tool to research us and our financial professionals. Also refer to the Form ADV Part 2B Brochure Supplement for additional information regarding our financial professional's experience, qualifications, and details of any disciplinary history.

Ask your financial professional:

- **Do you have any disciplinary history? For what type of conduct?**

Additional Information

For additional information about our services, or for any questions or concerns, please contact, Scott Adams, Chief Compliance Officer @ 770-516-7747, or email: scott@ridgecapitalmgt.com.

Ask your financial professional:

- **Who is the primary contact person for my account? Is he 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?**

RIDGE CAPITAL MANAGEMENT, LLC
Amended Form CRS (Client Relationship Summary)

March 28, 2024

SUMMARY OF MATERIAL CHANGES

We have made changes to our Client Relationship Summary (Form ADV Part 3) to more closely conform to the SEC template guidance.

You can find additional information about our investment advisory services by visiting www.adviserinfo.sec.gov, or by visiting our website www.ridgecapitalmanagement.com.

You can also request up to date information, a copy of our Client Relationship Summary, or inquire as to any material changes by contacting us at 770-516-7747.