



THE RIKOON GROUP

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Client Relationship Summary (Form CRS/Form ADV Part 3) – March 31, 2024

Item 1: Introduction

The Rikoon Group, LLC (“The Rikoon Group” or “Advisor”) is registered as an investment advisory firm under the United States Securities and Exchange Commission (“SEC”). Brokerage and investment advisor services and fees are different, and it is important that a retail investor understands the differences. Free and simple tools are available to research firms and financial professionals at <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?

The Rikoon Group provides Investment Supervisory Services which involves ongoing and continuous portfolio management services. These services include providing investment advice specific to non-publicly traded assets or Unaffiliated Private Investments currently held by clients. These specific investments are guided by the client’s stated individual needs, goals, objectives, time horizons, risk tolerance and suitability established via a data-gathering and discussion process. The Advisor will review your portfolio no less than quarterly and reviews may occur more frequently depending upon individual circumstances and the nature and/or complexity of the investments.

Our advisor accounts are non-discretionary which means that we cannot buy or sell the non-publicly trades assets or Unaffiliated Private Investments in your account without your consent and approval.

Our investment advice will cover a limited selection of investments, whereas, other firms could provide advice on a wider range of choices, some of which might have lower costs.

We are held to a fiduciary standard that covers our entire investment advisor relationship with you. More detailed information about the firm’s services can be found in the Form ADV Part 2.

Conversation Starter: 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 or other qualifications? What do these qualifications mean?

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

What fees will I pay?

Private Investments will be billed at the beginning of each quarter at a flat rate of \$75 per \$10,000 of capital invested, with a minimum fee of \$75. Investments that distribute principal in the calendar year, will be charged based upon the remaining capital invested at the end of each quarter.

Conversation Starter: 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 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 to you.

Conversation Starter: How might your conflicts of interest affect me, and how will you address them?

Item 4: Disciplinary History

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

No. You can review <https://www.investor.gov/CRS> for free and simple search tools to research The Rikoon Group and our financial professionals.

Item 5: Additional Information

For additional information regarding The Rikoon Group's fees, services, and conflicts, please see our Form ADV Part 2 or visit our website at www.rikoongroup.com. You can also contact us by calling (505) 989-3581 to request up-to-date information or request a copy of the Form CRS.

Conversation Starter: Who is my primary contact person? Is he/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?