

Introduction

Our firm, Sage Rhino Capital, LLC, is an investment adviser registered with the Securities and Exchange Commission. We feel that it is important for you to understand how advisory and brokerage services and fees differ in order to determine which type of account is right for you. There are free and simple tools available to research firms and financial professionals at www.investor.gov/CRS, which also provides educational materials about investment advisers, broker-dealers, and investing.

What investment services and advice can you provide me?

We are a registered investment adviser that offers investment advisory services to retail investors. Our advisory services include Asset Management, Financial Planning & Consulting. If you begin an advisory relationship with our firm, we'll meet with you to understand your current financial situation, existing resources, goals, and risk tolerance. Based on what we learn, we'll recommend an asset allocation and a portfolio of investments that is monitored, at minimum, quarterly, and if necessary, rebalanced to meet your changing needs, stated goals and objectives. We'll offer you advice on a regular basis and contact you, at minimum, once a year to discuss your portfolio.

We manage accounts on a discretionary basis. After you sign a Discretionary Account Management Agreement with our firm, we are allowed to buy and sell investments in your accounts without confirming the details of the trade(s) with you in advance. Any specific limitations to this arrangement will be described in your signed advisory agreement. We will have discretion until the advisory agreement is terminated by you or our firm.

When making our recommendations to you, we do not restrict our advice to limited types of products or investments. We recommend products and investments based on your individual goals and risk tolerance.

We do not have a minimum account size, minimum investment amount, or other requirements for you to engage with us; however, our engagement with you is at our firm's discretion.

If you are not an Asset Management client but wish to receive Financial Planning & Consulting as a standalone service, it is available for an hourly or flat fee. We do not monitor your investments as part of standalone Financial Planning & Consulting service, however, please note that Retirement Plan Consulting client's investments are monitored.

Additional information about our advisory services is in Item 4 & 7 of our Firm Brochure, which is available online at <https://adviserinfo.sec.gov/firm/summary/290148>.

Questions to Ask Us: 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 those qualifications mean?

What fees will I pay?

For Asset Management services, you will be charged an ongoing monthly fee based on the value of the managed investments in your accounts. Our Asset Management fee schedule will not exceed 1.50% per year. Our fees are based on asset values in our client's accounts. While client needs are always first, we acknowledge that there is a financial incentive to increase our firm's managed assets. Our fees vary and are negotiable. The dollar amount of fees you pay will depend on the services you receive and the amount of assets in your accounts. Our firm's fees will be automatically deducted from your advisory accounts monthly.

The custodian, Fidelity and/or Charles Schwab, that holds your assets charges you a quarterly fee based on your asset value. The custodian's fees are separate and in addition to our firm's fees for our Asset Management service. Our firm does not offer or sponsor a wrap fee program.

Most investments, such as third-party investment managers, mutual funds, index funds, exchange traded funds, alternative investments and variable annuities, charge additional fees.

You will pay fees whether you make or lose money on your investments. Fees will reduce the value in your accounts over time. Please make sure you understand what fees you are paying and contact us with any questions about your customized fee schedule.

For Financial Planning & Consulting Service only, our maximum hourly rate is \$500. We charge an upfront retainer when you sign a Financial Planning & Consulting Agreement with our firm. Alternatively, our maximum flat fee is \$250,000 per engagement, for which we charge you when we provide a financial plan or consultation.

For Retirement Plan Consulting only, when you sign an ERISA Agreement with our firm, you will be charged an ongoing monthly fee based on managed Retirement Plan assets. Our Retirement Plan Consulting fee schedule will not exceed 1.50% per year.

Additional information about our fees is in Item 5 of our Firm Brochure, which is available online at <https://adviserinfo.sec.gov/firm/summary/290148>.

Questions to Ask Us: Help me understand how these fees and costs may 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 adviser? 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 you. Here are some examples to help you understand what this means:

Members of our firm may buy or sell securities for their own accounts at or about the same time they buy or sell the same securities for client accounts. In order to minimize this conflict of interest, we will place client interests ahead of our own interests and adhere to our firm's Code of Ethics, a copy of which is available upon request. Further, we will refrain from buying or selling the same securities prior to buying or selling for our clients in the same day unless included in a block trade.

Additional information about our conflicts of interest is in Item 4, 5, 10, & 11 of our Firm Brochure, which is available online at <https://adviserinfo.sec.gov/firm/summary/290148>.

Questions to Ask Us: 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 based on the revenue our firm earns from their advisory services, the amount of client assets they service, and the time and complexity required to meet clients' needs.

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

Yes, our financial professionals have legal or disciplinary history. Visit www.investor.gov/CRS for a free and simple search tool to research our firm and our financial professionals.

Additional information about our disciplinary history is located in Item 9 of our Firm Brochure, which is available online at <https://adviserinfo.sec.gov/firm/summary/290148>.

Questions to Ask Us: As a financial professional, do you have any disciplinary history? For what type of conduct?

Additional Information

You can find additional information about our firm's investment advisory services on the SEC's website at www.adviserinfo.sec.gov by searching CRD # 290148. You may also contact our firm at (650) 352-5600 to request a copy of this relationship summary and other up-to-date information.

Questions to Ask Us: 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?