

# RIA Global Research, LLC

## Customer Relationship Summary (Form CRS)

September 26, 2024

### Introduction

RIA Global Research, LLC is registered with the Securities and Exchange Commission (SEC) as an investment adviser. There are different ways you can get help with your investments. You should carefully consider which types of accounts and services are right for you. We are an investment adviser and provide advisory accounts and services. This document gives you a summary of the types of services we provide and how you pay. Brokerage and investment advisory services and fees differ, and it is important for the retail investor to understand the differences. Free and simple tools are available for you to research firms and financial professionals at [www.investor.gov/CRS](http://www.investor.gov/CRS), a website maintained by the SEC. These tools can also provide you with educational materials about broker-dealers, investment advisers, and investing.

### What investment services and advice can you provide me?

We offer investment advisory services on a regular basis to retail investors through our online digital platform. Our services include ten different model portfolios with pre-determined Exchange-Traded Funds (ETFs) based on information you provide in a series of questions about your financial situation and goals to achieve your investment goals. Our online digital platform monitors and rebalances the investments in accounts on a discretionary basis, meaning we have the authority to purchase or sell your investments without first obtaining your permission for as long as your account is open. The recommended model portfolio is determined by the clients age, time horizon, income levels, investment goals and several situational questions to gauge the investor's ability and desire to handle portfolio risk to assess a potential clients suitability for any of the model portfolios provided through the online digital platform. This service is provided with limited, if any, human interaction. Because of these limitations, automatic investing might not be the best way for you to invest. There is a \$10,000 minimum account value to establish an account with us. Our investment advice covers a limited selection of investments. Other firms could provide advice on a wider range of choices, some of which might have lower cost.

#### **Additional Information**

For additional information, please see our Form ADV, Part 2A brochure, Items 4 and 7. Additionally, you can contact us at 281-501-1791 and we will be happy to discuss with you.

#### ***Conversation Starter: - Ask your financial professional -***

- ***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 these qualifications mean?***

### What fees will I pay?

#### **Principal Fees and Costs**

Retail investors will incur the fees described below for investment advisory services. The principal fees for investment advisory services are as follows:

- Asset-based fees, which are an on-going fee, and based upon a percentage of the assets managed by us.
- You will incur underlying fees and expenses from the ETFs that constitute the portfolio, and brokerage fees associated with maintaining your account.

Our fees vary based on the platform model and they are not negotiable and are assessed quarterly in advance. 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.

*The more assets you have in the advisory account, including cash, the more you will pay us. We therefore have an incentive to increase the assets in your account in order to increase our fees. You pay our fee quarterly even if you do not buy or sell your investment assets.*

### **Other Fees and Costs**

You will also pay transaction fees, and other transaction related third-party costs and expenses incurred in management of your assets. These costs include charges imposed by custodians, and others, such as custodial fees, deferred sales charges, wire transfer and electronic fund fees, and other fees and taxes on custodial brokerage accounts and securities transactions.

### **Additional Information**

**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.**

See our Form ADV, Part 2A brochure, Items 5 and 12. as applicable and other applicable documents for additional information regarding our fees and costs.

***Conversation Starter: Ask your financial professional and start a conversation about the impact of fees and costs on investments -***

- ***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 adviser?**

***When we act as your investment adviser, we have to act in your best interest 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 that we provide you. Here are some examples to help you understand what this means:***

- The more assets that you deposit in your advisory account, the more you will pay in fees to us, and therefore our firm has an incentive to encourage you to increase the assets in your account.

### **Additional Information**

For more detailed information about our conflicts of interest, see our Form ADV, Part 2A brochure, Item 12 and 14.

***Conversation Starter: 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?**

Your financial professional earns compensation based upon dividend distributions based on profitability.

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

**Yes**, our financial professional has a legal or disciplinary history.

Please see [www.investor.gov/CRS](http://www.investor.gov/CRS) for a free and simple search tool to research the background and experience of us and our financial professionals.

***Conversation Starter: Ask your financial professional:***

- ***As a financial professional, do you have any disciplinary history? For what type of conduct?***

### **Additional Information**

For additional information regarding our services, please see our Form ADV Part 2A, or if you would like additional, up-to-date information or a copy of this disclosure, please contact Connie Mack by phone at 281-501-1791, or by email at [connie@riaadvisors.com](mailto:connie@riaadvisors.com).

***Conversation Starter: Ask your financial professional -***

- ***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?***