

Blackridge Asset Management LLC

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Client Relationship Summary

March 30, 2024

This client relationship summary provides additional information about Blackridge Asset Management LLC relating to how our Firm conducts its advisory business, how our advisors interact with clients and any real or perceived potential conflicts of interest that might arise from the manner in which we conduct our advisory business. Additional information about Blackridge Asset Management LLC and its advisors is available on the SEC's website at www.adviserinfo.sec.gov.

Blackridge Asset Management LLC
Customer Relationship Summary (Form CRS) – March 2024

Introduction	<p>Blackridge Asset Management LLC is a SEC-registered investment advisory firm. Investment advisor representatives of our firm are also FINRA-registered brokers and provide brokerage services through Peak Brokerage Services LLC, a FINRA/SIPC-member broker/dealer. Investment advisory and brokerage services are different and it is important that you understand these differences when selecting services appropriate to your specific needs. Free and simple tools are available to research firms and financial professionals at investor.gov/CRS, which also provides educational materials about broker/dealers, investment advisors and investing in general.</p>										
What investment services and advice can you provide me?	<p>As an investment advisor, we provide personalized confidential financial planning, asset management and related consulting services to individuals, high net worth individuals, pension and profit-sharing plans, trusts, charitable organizations and small businesses. Recommendations to clients are made based on ongoing consultations with our clients and analysis of each client's specific financial needs. Our advisory services may include the following:</p> <table border="0" data-bbox="509 856 1479 995"> <tr> <td>Determination of financial objectives</td><td>Identification of financial problems</td></tr> <tr> <td>Cash flow management</td><td>Cash flow management</td></tr> <tr> <td>Investment planning and management</td><td>Investment planning and management</td></tr> <tr> <td>Insurance review</td><td>Education funding</td></tr> <tr> <td>Retirement planning</td><td>Estate planning</td></tr> </table> <p>Depending on the client's specific goals and objectives and what is the client's best interest, we may recommend straight-forward brokerage services which may include research on investments we deem suitable for the client, transaction execution and periodic reviews with the client on the account and investments held within.</p> <p>With either service, as registered investment advisors, we adhere to fiduciary standards which require that we put your interests above those of ourselves and our firm,</p>	Determination of financial objectives	Identification of financial problems	Cash flow management	Cash flow management	Investment planning and management	Investment planning and management	Insurance review	Education funding	Retirement planning	Estate planning
Determination of financial objectives	Identification of financial problems										
Cash flow management	Cash flow management										
Investment planning and management	Investment planning and management										
Insurance review	Education funding										
Retirement planning	Estate planning										
What fee will I pay?	<p>As outlined in the Fees section of our Form ADV Part 2A, we are paid for our advisory services in a number of ways: (1) Fixed dollar fees for financial planning or consulting services (2) A percentage of assets under management in your advisory custodial accounts. Note: As your account grows, our compensation will likely increase.</p> <p>Brokerage services, which are executed through the broker/dealer, are strictly commission-based with the level of compensation defined by the product provider, not by our firm. Some investments (i.e. mutual funds) carry internal expenses in addition to sales charges while others may incur actual ticket charges with each trade executed through the broker/dealer.</p> <p>Note: 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.</p> <p>Either service has the potential for conflict of interest in that the advisor could recommend investments generating higher compensation</p>										
<p>Conversation Starter. <u>Ask your investment advisor</u> –</p> <ul style="list-style-type: none"> 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? 											

<p>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?</p>	<p>As your investment advisor, we have a fiduciary obligation to always act in your best interest and not put our interests ahead of yours. At the same time, how we make money has the potential to create conflicts with your interests. You should understand and ask us about these potential conflicts. The following are examples of potential conflicts of interest which could impact our relationship with your accounts:</p> <ul style="list-style-type: none"> • Account custodians may make available, arrange and/or pay third-party vendors for the types of services rendered to us as incentive to utilize their services. They may also discount or waive fees they would otherwise charge for providing these services to our Firm. • We may receive financial or research incentives (known as ‘soft dollars’) from custodians to place your assets with them which may benefit us as an advisor but not necessarily you. <p>Conversation starter. <u>Ask your investment advisor –</u></p> <ul style="list-style-type: none"> • How might your conflicts of interest affect me, and how will you address them? For additional information, please see our Form ADV Part 2A Disclosure Document.
<p>How do your financial professionals make money?</p>	<p>We are paid based on either a percentage of your assets under our management or through set fees for financial planning or consulting services, which are defined in our Form ADV Part 2A. Your individual advisor is paid a portion of these fees as her/his compensation and the remainder is compensation to our Firm. As a Registered Representative of a broker/dealer, your advisor may also receive commissions for the sale of securities products through for brokerage services through a broker/dealer. Our firm does not share in this compensation, however, while the potential for a conflict of interest exists by your advisor or the Firm recommending one type of service over the other based on greater compensation, as fiduciaries we must put your interests above ours when determining which type of financial service best suits your needs and objectives.</p>
<p>Do your financial professionals have legal or disciplinary history?</p>	<p>Yes, there are advisors who have had disciplinary event(s) related to issues filed against them and or broker/dealers they were associated with at the time of the alleged events. These issues occurred prior to their association with Blackridge. Details related to these issues and the resulting resolutions are cited in Item 9 of Blackridge’s Form ADV Part 2A Disclosure Document accompany this Form CRS.</p> <p>Conversation starter. <u>Ask your investment advisor –</u></p> <ul style="list-style-type: none"> • As a financial professional, do you have any disciplinary history? For what type of conduct?
<p>Additional information.</p>	<p>For additional information about our Firm and its services, please refer to our complete Disclosure Document, Form ADV Part 2A. Additional information regarding our individual investment advisors is available on their Form ADV Part 2B, at FINRA’s BrokerCheck site or through the SEC at www.adviserinfo.sec.gov. If you would like to receive a complete copy of our Form ADV, please contact Matt Reynolds at (312) 399-4932.</p> <p>Conversation starter. <u>Ask your investment advisor –</u></p> <ul style="list-style-type: none"> • Who is my primary contact person? Is she/he a representative of your advisory firm, a broker/dealer or both? Who can I talk to if I have concerns about how this person is treating me?