

# **Rize Advisors, LLC**

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**Form ADV Part 2A Appendix 1**

**Wrap Fee Brochure**

**February 2, 2017**

This wrap fee program brochure provides information about the qualifications and business practices of Rize Advisors, LLC. If you have any questions about the contents of this Brochure, please contact us via email at [info@rizeup.io](mailto:info@rizeup.io). The information in this Brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority.

Rize Advisors, LLC is a Registered Investment Adviser. Registration of an investment adviser does not imply any level of skill or training. The oral and written communications of an adviser provide you with information that you may use to determine whether to hire or retain them.

Additional information about Rize Advisors, LLC is also available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). You can search this site by using a unique identifying number, known as CRD number. The CRD number for Rize Advisors, LLC is 281185. The SEC's web site also provides information about any persons affiliated with Rize Advisors, LLC who are registered, or are required to be registered, as Investment Adviser Representatives of Rize Advisors, LLC.

## **Item 2 – Material Changes**

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This is a new adviser.

In the future, this section of the brochure will discuss only the specific material changes that were made to the Brochure and will provide you with a summary of all material changes that have occurred since the last filing of this Brochure. This section will also identify the date of our last annual brochure update.

Currently, our Brochure may be requested at any time, without charge, by contacting Rize Advisors, LLC at [info@rizeup.io](mailto:info@rizeup.io).

## Item 3 – Table of Contents

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## Item 4 – Services, Fees and Compensation

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Rize Advisors, LLC (also referred to as “Rize”, “Adviser”, “us”, “our”, “we”) is a Registered Investment Adviser (“Adviser”) which offers this wrap fee program through an online software program available on our website to our advisory clients. We are registered through and regulated by the United States Securities and Exchange Commission (“SEC”).

We provide investment advice through Investment Adviser Representatives (“IAR’s” or, individually, an IAR”) associated with us. These individuals are appropriately licensed, qualified, and authorized to provide advisory services on our behalf.

### Wrap Fee Program

We provide web-based investment advisory services to individuals. We currently provide our web-based services in programs that bundle or “wrap” services (investment advice, custody, etc.) together and charge a single fee.

Through this program, you will use our web-based software to create a goal-oriented, automated saving plan and manage it within your financial parameters to meet your short-term financial goals. We will serve as the investment adviser through our web-based program to provide guidance as to the allocation of your total savings to help you accomplish the specific goals in your savings plan. You will input information such as your age, financial circumstances, and savings goals and objectives into the system via an interactive questionnaire. Based on the information you provide, the software will analyze your situation and provide you with a recommended short-term savings strategy available through our website. You may elect to use the recommended savings strategy, or you can customize, within certain limits, your savings strategy to better fit your needs as you determine.

As part of the investment advisory services, the software will:

- Review your present financial situation
- Assist you in setting goals and objectives
- Monitor and track your saving plan
- Update you on your progress towards your saving goals
- Advise on strategies to increase your saving rate
- Build a savings profile for you

You are obligated to enter any new information into the web-based application promptly when your financial situation, goals, objectives, personal circumstances, or needs change.

The funds in your account will be held in a separate account, in your name, at an independent custodian, and not with us. All accounts managed through the application are required to use Apex Clearing Corporation as the independent custodian. We will not have the authority to manage client accounts on a discretionary basis and cannot trade in your account. Generally, all funds in client accounts will be held in cash. However, from time to time, a higher yielding non-cash option for your account may be made available through Apex Clearing Corporation.

You will also receive our electronic Advisory Agreement detailing the services you will receive, fees you will be charged, and the conditions of the relationship.

### ***Fees and Compensation***

A wrap fee program allows you to pay a specified fee for financial planning services.

The fee charged will be negotiated on a person-by-person basis. The negotiated fixed fee will be charged monthly, in advance and will be billed within the first two weeks of the month. You will authorize the custodian to directly debit fees from your account held at the custodian and to pay us. The maximum fee charged will be as follows:

<b>FEE SCHEDULE</b>	
<b>Account Balance</b>	<b>Fee</b>
Under \$5,000	\$10 per month
\$5,000 or more	2.5% annually

We believe our wrap fee is reasonable considering the fees charged by other investment advisers offering similar services/programs. Our fees will not be based upon a share of capital gains or capital appreciation of the funds or any portion of your funds.

By participating in a wrap fee program, clients may end up paying more or less than they would through a non-wrap fee program where a lower advisory fee is charged, but custodian and brokerage costs are passed directly through to the client by the executing broker. Clients could also create their own savings program, without the Adviser's web-based services. In that case, clients would not receive the services provided by the Adviser or its website which are designed, among other things, to provide guidance and assist in determining the allocation of your total savings toward separate savings goals and create healthy saving habits for life.

## **Item 5 – Account Requirements and Types of Clients**

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There are no minimum account size requirements. The Adviser provides their advisory services to individuals.

## **Item 6 – Portfolio Manager Selection and Evaluation**

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### **Portfolio Managers**

We do not utilize outside portfolio managers.

## **Advisory Business**

Rize's sole advisory service is our automated, goal-oriented savings program provided through its Wrap Fee Program. Please refer to Item 4 for all information pertaining to our advisory business. We do not tailor our services for individual client needs or allow clients to impose restrictions on investing.

## **Performance-Based Fees and Side-by-Side Management**

The Adviser does not charge any performance-based fees. These are fees based on a share of capital gains on or capital appreciation of the assets of a client. The Adviser does not perform side-by-side management.

## **Methods of Analysis, Investment Strategies and Risk of Loss**

### ***Methods of Analysis and Investment Strategies***

Our web-based software is designed to create an automated saving plan for clients based on the following savings strategies: (1) develop a plan with set savings goals, (2) pay yourself first, and (3) make savings automatic.

Based on your financial circumstances and age, among other factors, the website will provide a target total savings and help you determine how much you can comfortably save each month. The website will then recommend short-term savings goals including establishing an emergency fund, paying down debt, saving for a large purchase (e.g. a down payment on a home), or saving for something fun (e.g. a vacation), as well as provide recommended savings allocations toward each goal. Setting specific goals will allow you to measure your progress against your saving plan, and seeing such progress provides positive reinforcement to continue saving more to meet your goals.

In a consumer-driven economy, individuals tend to spend any money that is left after paying bills. This mentality can prevent people from contributing to their savings program. Our web-based software will fund your savings plan by automatically moving your funds into your account with the custodian and allocate it to your goals after each paycheck you receive. This will enable you to "pay yourself first" on an automatic basis to help you reach your savings goals as opposed to spending that discretionary income.

### ***Risk of Loss***

We cannot guarantee our analysis, methods, or recommendations will yield a return or cause you to meet your savings goals. The recommendations we make for you will not always be profitable nor can we guarantee any level of performance.

## **Voting Client Securities**

As a matter of firm policy and practice, we do not have any authority to and do not vote proxies on behalf of clients. Clients' accounts will be held in cash as opposed to invested in securities.

## **Item 7 – Client Information Provided to Portfolio Managers**

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The Adviser has access to all client information obtained by the Adviser with respect to the particular client accounts. In addition to the information provided via the interactive questionnaire, the Adviser, through a third party service provider, will have access and knowledge of the client's checking and savings accounts. The Adviser does not provide client information to any portfolio managers.

## **Item 8 – Client Contact with Portfolio Managers**

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Clients may contact Rize Client Services via email at [info@rizeup.io](mailto:info@rizeup.io) with respect to technical questions regarding the web-based software. Rize provides financial planning advice only through its web-based software.

## **Item 9 – Additional Information**

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### **Disciplinary Information**

Registered Investment Advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of us or the integrity of our management. We do not have any information to disclose concerning Rize or any of our IARs. We adhere to high ethical standards for all IARs and associates. We strive to do what is in your best interest.

### **Other Financial Industry Activities and Affiliations**

Neither Rize nor any of its management persons are registered as a broker-dealer or registered as a representative of a broker-dealer, nor do any of them have any pending application to register. In addition, neither Rize nor its management persons are affiliated with any broker-dealer.

Neither Rize nor any of its management persons are registered as a commodity pool operator, futures commission merchant, or commodity trading advisor.

### **Other Financial Industry Affiliations**

The IARs of Rize do not currently participate in other business activities or have any outside affiliations at this time.

## **Code of Ethics, Participation or Interest in Client Accounts and Personal Trading**

### **General Information**

We have adopted a Code of Ethics for all supervised persons of the firm describing its high standards of business conduct, and fiduciary duty to you, our client. The Code of Ethics includes provisions relating to the confidentiality of client information, a prohibition on insider trading, a prohibition of rumormongering, restrictions on the acceptance of significant gifts, the reporting of certain gifts and business entertainment items, and personal securities trading procedures. All of our supervised persons must acknowledge the terms of the Code of Ethics annually, or as amended. Clients and prospective clients may request a copy of the firm's Code of Ethics by contacting the Chief Compliance Officer.

### **Participation or Interest in Client Accounts**

Our website may recommend strategies to you that we use for our own accounts; however, our website does not recommend securities to clients.

### **Personal Trading**

Our website does not recommend securities to you.

We have established the following restrictions in order to ensure our fiduciary responsibilities regarding insider trading are met:

- No securities for our personal portfolio(s) shall be bought or sold where this decision is substantially derived, in whole or in part, from the role of IAR(s) of Rize, unless the information is also available to the investing public on reasonable inquiry. In no case, shall we put our own interests ahead of yours.

Rize Advisors, LLC has a personal securities transaction policy in place to monitor the personal securities transactions and securities holdings of "Access Persons". The policy requires that an Access Person of the firm provide the Chief Compliance Officer or his or her designee with a written report of the Access Person's current securities holdings within ten (10) days after becoming an Access Person. Additionally, each Access Person must provide the Chief Compliance Officer or his or her designee with a written report of the Access Person's current securities holdings at least once each twelve (12) month period thereafter on a date the Adviser selects; provided, however that at any time that the Adviser has only one Access Person, he or she shall not be required to submit any securities report described above.

### **Conflicts of Interest**

We act in a fiduciary capacity. If a conflict of interest arises between us and you, we shall make every effort to resolve the conflict in your favor.

### **Review of Accounts**

Rize provides all clients with continuous access via our online software to real time reporting information about their account status and savings balances. Reviews of client accounts will be conducted by our Chief Compliance Officer at least annually. Certain triggering events may cause more frequent reviews to take place. Generally, we will monitor for changes and shifts in the economy and changes to your financial situation. You are encouraged to update the application should there be a change in your objectives or circumstances.

### **Reports**

Clients can access their account statements detailing their account information via the custodian's website.

### **Client Referrals and Other Compensation**

We do not receive any economic benefit from someone who is not a client for providing advisory services to our clients nor do we directly or indirectly pay any compensation to another person if they refer clients to us. We may purchase marketing leads in order to reach potential clients.

### **Financial Information**

We do not solicit fees of more than \$1200, per client, six months or more in advance. We are required to provide you with certain financial information or disclosures about our financial condition. We have no financial commitment that would impair our ability to meet any contractual and fiduciary commitments to you, our client. We have not been the subject of any bankruptcy proceedings.