

Form ADV Part 2A Appendix 1 Wrap Fee Brochure

Rize Advisors, LLC

3100 Clarendon Blvd., Suite 200

Arlington, VA 22201

(202) 730-9897

www.rizemoney.com

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

Rize Advisors, LLC is a Registered Investment Advisor. Registration of an investment advisor does not imply any level of skill or training. The oral and written communications of an advisor 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. 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 Advisor Representatives of Rize Advisors, LLC.

Item 2 – Material Changes

We have updated client referrals and other compensation under Item 9.

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Item 4 – Services, Fees and Compensation

Rize Advisors, LLC (also referred to as “Rize”, “Advisor”, “us”, “our”, “we”) is a Registered Investment Advisor (“Advisor”) 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.

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 advisor 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 (“Apex”) 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.

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.

Rize customers choose the fee that they pay each month for the use of Rize's services on a person-by-person basis. The maximum fee allowed is as follows: for accounts under \$5,000, the client may choose to pay a fixed fee of up to \$10 per month. For accounts of \$5,000 or more, the client may choose to pay a fee of up to 2.5% annually of the account balance. The chosen fixed fee will be charged monthly, in arrears, and will be billed within the first two weeks of the month for the previous month's services. You will authorize the custodian to directly debit fees from your account held at the custodian and to pay us.

Most Rize customers pay fees that are significantly less than the maximum allowed. We believe our wrap fee is reasonable considering the fees charged by other investment advisors 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 where 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 Advisor's web-based services. In that case, clients would not receive the services provided by the Advisor 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

There are no minimum account size requirements

The Advisor provides investment advisory services to individuals.

Item 6 – Portfolio Manager Selection and Evaluation

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 Advisor 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 Advisor 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 savings plan for clients based on the following savings strategies: (1) develop a plan with set savings goals, (2) pay yourself first, and (3) make saving 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 savings 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 allocating 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

The Advisor has access to all client information obtained by the Advisor with respect to the particular client accounts. In addition to the information provided via the interactive questionnaire, the Advisor,

through a third party service provider, will have access and knowledge of the client's checking and savings accounts. The Advisor does not provide client information to any portfolio managers.

Item 8 – Client Contact with Portfolio Managers

Clients may contact Rize Customer Service via email at support@rizemoney.com 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

Disciplinary Information

Registered Investment Advisors 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 Investment Advisor Representatives ("IARs"). We adhere to the highest ethical standards for all IARs and associates, and 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

rumor-mongering, 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 at support@rizemoney.com.

Participation or Interest in Client Accounts

Our website may recommend strategies to you that we use for our own accounts; however, Rize does not participate in or otherwise have an interest in client accounts. .

Personal Trading

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 Rize website or 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 Advisor selects; provided, however that at any time that the Advisor 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 you and us, 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 both our website and the custodian's website.

Client Referrals and Other Compensation

Rize does not receive any compensation for referring Clients to another advisor nor does Rize pay any compensation to another advisor if another advisor refers Clients to Rize.

Client Referrals

Rize operates a Client referral program. In this program, existing Clients of Rize can send an email link to a friend or share their link on their own social media site. This link will give the receiver \$5.00 for opening an account with Rize. New Clients must meet certain eligibility criteria and adhere to Rize's Terms of Use. The \$5.00 gift for opening an account must stay in the account for 90 days before the Client can withdraw it. This offer is not available for non-US residents or employees of regulatory agencies. Rize will keep complete records of each Client who received the \$5.00 gift and their eligibility. Rize reserves the right to modify, extend or cancel this program at any time without notice, in Rize's sole discretion. In addition, the referring client may receive compensation for referring clients.

Rize also expects from time to time to run various promotional campaigns to attract Clients to open accounts in Rize. These promotions may include additional account services or products offered on a limited basis to select Clients, more favorable fee arrangements, and/or reduced or waived advisory fees for Clients.

Rize may also pay pre-determined fees to third-parties ("Marketing Affiliates") for driving new users to Rize, which may be in the form of so-called CPM, CPC or CPA arrangements (respectively, impressions, clicks or actions through other websites). Clients are not charged any fee or other costs for being referred to Rize by a current client, marketer or solicitor.

Financial Information

Rize has no financial commitment that would impair its ability to meet any contractual and fiduciary commitments to you, the Client. Rize has not been the subject of any bankruptcy proceedings.

Financial Information

We do not solicit fees of more than \$1,200, 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.