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Form ADV Part 2A – Disclosure Brochure
Effective: 01/10/2021

This Disclosure Brochure provides information about the qualifications and business practices of Raleigh Investment Consultant LLC (“RIC” or “Advisor”). If you have any questions about the contents of this Disclosure Brochure, please contact us at +19193735454 or by email at contact@raleighinvestmentconsultant.com

RIC is a Registered Investment Advisor with the State of North Carolina (and formerly with the U.S. Securities and Exchange Commission). The information in this Disclosure Brochure has not been approved or verified by the U.S. Securities and Exchange Commission (“SEC”) or by any state securities authority. Registration of an investment advisor does not imply any specific level of skill or training. This Disclosure Brochure provides information about RIC to assist the clients in determining whether to retain the Advisor.

Additional information about RIC and its advisory persons are available on the SEC’s website at <https://adviserinfo.sec.gov/individual/summary/7146575>

Raleigh Investment Consultant LLC

Firm CRD No: 298775

Individual CRD No: 7146575

8851 Ellstree Ln, Ste 201, Raleigh, NC 27617

Phone: (919) 373-5454

www.usinvestmentadvisor.com



2. Material Changes

Form ADV 2 is divided into two parts: Part 2A and Part 2B. Part 2A (the “Disclosure Brochure”) provides information about a variety of topics relating to an Advisor’s business practices and conflicts of interest. Part 2B (the “Brochure Supplement”) provides information about advisory personnel of RIC.

RIC believes that communication and transparency are the foundation of our relationship with Clients and strive to provide Clients with complete and accurate information at all times. We encourage all current and prospective investors to read this Disclosure Brochure and discuss any questions you may have with us. And of course, we always welcome your feedback.

Material Changes

This amendment includes the following material changes:

- As per SEC guidance, RIC will initiate the State of NC registration, and withdraw SEC registration.

Future Changes

From time to time, we may amend this Disclosure Brochure to reflect changes in our business practices, changes in regulations, and routine annual updates as required by the securities regulators. This complete Disclosure Brochure or a Summary of Material Changes shall be provided to each Client annually and if a material change occurs in the business practices of RIC.

When Clients sign up for our services we advise them to review the current Disclosure Brochure at the SEC’s Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov

To review the firm information for RIC:

- Click Investment Advisor Search in the left navigation menu.
- Select the option for Investment Advisor Firm and enter 298775 (our firm’s CRD number) in the field labeled “Firm IARD/CRD Number”.
- This will provide access to Form ADV Part 1 and Part 2.

You may also request a copy of this Disclosure Brochure at any time, by contacting us at (919) 373-5454 or by email at contact@raleighinvestmentconsultant.com

3. Firm Information

Raleigh Investment Consultant LLC (“RIC” or the “Advisor”) is a Registered Investment Advisor with the State of North Carolina, and, is organized as a Limited Liability Company (LLC) under the laws of the State of North Carolina. RIC was founded in 2018 and is owned and operated by Sachin Kunde (Founder and the sole member). This Disclosure Brochure provides information regarding the qualifications, business practices, and the advisory services provided by RIC.

The overarching vision of RIC is to help clients manage their investments and empower them to take control of their own investments. This is done through our investment management and education services. Our aim is to help investors grow their wealth over time, focusing on the various asset classes, regardless of the market environment. RIC believes in the importance of risk and goal-based investment management, and, we feel strongly about being able to offer investors of investment solutions that can help them achieve their financial goals.



4. Advisory Services

Since its inception, RIC has been offering internet-based investment advisory services, specifically educational courses pertaining to trading and investing in the equities market, using a proprietary strategy. In 2020, RIC started providing traditional investment advisory and management services. Services will be offered to individuals (each referred to as a “client or member”). Although our business address is in the state of North Carolina, our Clients come from outside the state of North Carolina as the educational courses are provided online over the internet through the RIC website.

1. Educational services:

RIC offers online equity trading and investment education to its Members via internet-based platforms. The scope of this education is limited to trading equity securities using online or electronic trading platforms. The goal of the service is to provide knowledge and strategies to our clients so they can invest successfully using any online trading platform. RIC does not endorse any particular trading platform or brokerage firm for this purpose as Clients can learn this education using any online trading platform. This education is offered through online courses that are delivered via live webinars through our website. Clients sign up, make a payment for the courses on our website, and schedule a webinar at their convenience. These Educational Services are divided into two courses:

- a) The fundamentals course: this course provides key concepts of online trading and investment.
- b) The strategy course: this course delivers a proprietary RIC Trading Strategy (called T4 strategy)

2. Investment Management Service

RIC provides customized investment advisory solutions to its Clients using various asset classes such as (but not limited to) stocks, bonds, mutual funds, ETFs and REITs, etc. This component of our service can be offered as an internet-only service or in-person service depending on the Client’s preference and location.

We start with assessing the client’s financial goals, important life events that can affect the client’s financial situation, risk tolerance, growth expectations, and income needs. We also review the client’s existing investment portfolio. Depending on this information we will advise and build a personalized investment portfolio. Clients will have options to receive these services via internet-based, online video-conferences or in-person visits, depending on their needs, location, and convenience. RIC will then make recommendations which may include (but not limited to) the adjustment of their existing equity portfolio (increasing or decreasing the position size), liquidating poorly performing equities, and investing in new equities with high-profit potential or building a new portfolio to meet their financial needs and goals. RIC will offer these services as ongoing or as-needed portfolio management based on the client’s preference.

Our investment philosophy is based on the belief that markets are efficient over the long-term, but can remain relatively inefficient and irrational over the shorter term - also called corrections. At the core of our investment management approach is our proprietary T4 strategy that can identify equities that are poised to perform best in the long term as well as short term. Our strategy identifies short-term market corrections and identifies equities that are able to profit from these short-term movements. At RIC we believe that fundamental analysis is important but not necessary to make a profit in the equities market. Technical and chart analysis is the core of our T4 strategy. (See details on analysis methods in the following sections).

Prior to rendering investment advisory services, RIC will ascertain, in conjunction with the Client, the Client’s portfolio situation, risk tolerance, and investment objectives. RIC, in connection with the Client, may develop an investment policy statement that summarizes the Client’s investment goals and objectives along with the broad strategies to be employed to meet the objectives. This statement may include specific information on the Client’s stated goals, the time horizon for achieving the goals, investment strategies, and Client risk tolerance.



Custody of funds: RIC will not accept or maintain custody of a Client's funds or securities. RIC will work with an independent custodian where Clients will maintain their accounts. After approval from the Client, RIC can maintain discretionary authority over their account to manage their accounts. In the case Client does not want to use RIC affiliated custodian, Client assets will be managed by Clients within their individual brokerage accounts. RIC will not have discretionary authority over those accounts and Clients will have the responsibility to place those trades.

Delivery of services: For educational services, RIC will provide the course through the RIC website. These services will be delivered by the means of online webinars and audio-video conference. Regarding investment management services, Clients will have an option to choose from internet-service or in-person service or a combination depending on their convenience and location.

5. Agreement

Prior to engaging RIC to provide investment management services, each Client is required to enter into an Investment Advisory Agreement with the Advisor that defines the terms, conditions, and responsibilities of the Advisor and the Client. These details and disclosures are listed as "terms of use and disclosures" on the RIC website. When clients sign up for our services they are required to acknowledge that they have read the terms of use and disclosures.

6. Assets Under Management

At the time of the creation of this document, RIC had \$252,033.00 assets under management

7. Fees and Compensation

All the services are transparent and fee-only services. Details of the fee schedule can be found on the RIC website. A standard flat-rate fee will be charged for educational service. On the other hand, the investment management service fee will be based on the percent of AUM or standard hourly rate.

The following paragraphs detail the fee structure and compensation methodology. Upon signing up for the services each Client will agree to an Investment Advisory Agreement that details the responsibilities of RIC and the Client. RIC may change these fees from time to time and such a change will be reflected on the website before the client signs up or pays for the service.

Educational Service: \$1000/course

Investment management service: divided into 4 quarterly payments, minimum \$250/quarter

| AUM (USD) | Fees |
|---------------|-----------------------|
| • <1 million | 1% of AUM annually |
| • 1-5 million | 0.75% of AUM annually |
| • >5 million | 0.5% of AUM annually |

Billing

Educational services: Clients will pay for the services as they schedule these services online via our website using a secure payment portal such as PayPal and Stripe. Payment confirmation and a receipt will be emailed to Clients.

Investment Management Service: If Clients maintain their funds/account with RIC affiliated custodian, then after approval from the Client, service fees will be automatically deducted from Client accounts. In case, the Client does not maintain funds or accounts with RIC affiliated custodian, a quarterly billing statement will be sent to the Client. If the Client chooses to receive hourly flat-fee based services they will pay online via our website using a secure payment portal such as PayPal and Stripe. Payment confirmation and a receipt will be emailed to Clients.



Wrap Fee Programs

RIC does not manage or place Client assets into a wrap fee program

Advance Payment of Fees and Termination

Regarding educational services, the fees will be paid in advance at the time clients schedule respective service. All sales are final and no refunds will be issued. Clients may be able to reschedule the educational sessions at a later date due to unforeseen scheduling conflicts. However, that determination will be made on a case-by-case basis and is not guaranteed.

Regarding investment management service, RIC will not charge or collect advance fees or payments.

Compensation for Sales of Securities

RIC will not receive any compensation for securities transactions in any of the Client account. RIC's compensation is for investment education and advice only as noted in the sections above. The fees or commission associated with securities transaction in the Client's custodian or brokerage account is the responsibility of the Client and Clients are made aware of these fees at the time of the agreement.

Performance-Based Fees

RIC does not charge performance-based fees for its investment advisory services.

8. Analytical methods

RIC employs a combination of the fundamental, chart, and technical analysis methods in developing trading and investment strategies for its Clients. RIC has developed a proprietary trading methodology called "T4 strategy", where T4 stands for Time, Trend, Turn, and Trade. This methodology had a U.S. PTO Patent Pending ("A sequential, 'zoom-in' price chart analysis methodology for equities trading using an electronic trading platform" USPTO application #62802011) status which was not perused further. The research is done exclusively by RIC.

This methodology provides a list of equity securities that have high potential to provide profit in the short as well as long run. T4 strategy can be applied to buy equities as well as short-sell equities. Therefore Clients can take profitable positions regardless of market conditions.

T4 Strategy provides 2 price points - entry price (a price where the client can enter a position) and a stop-loss price (a price where the client can exit a position with a minimal or pre-defined loss). This strategy works for long and short positions. RIC always advises risk-limiting strategies such as stop-loss and appropriate position size. It is the client's responsibility to follow the strategy and limit risk as advised. The strategy provides limited risk with high reward potential.

9. Investment Risk

Investing in securities involves certain risks. Securities may fluctuate in value or lose value. Clients should be prepared to bear the potential risk of loss. RIC will assist Clients in determining an appropriate strategy based on their tolerance for risk and other factors noted above. However, there is no guarantee that a Client will meet their investment goals.

RIC takes risk-limiting strategies seriously. Each investment advice is associated with the calculation of a predefined dollar amount risk per trade in accordance with the Client's risk tolerance. We calculate the position size as follows:

Position size for a trade = risk tolerance in USD / absolute difference between entry and stop-loss price



Each Client engagement will entail a review of the Client's investment goals, financial situation, time horizon, tolerance for risk, and other factors to develop an appropriate strategy for an equity portfolio. Client participation in this process, including full and accurate disclosure of requested information, is essential for the recommendations. The Advisor shall rely on the financial and other information provided by the Client or their designees without the duty or obligation to validate the accuracy and completeness of the provided information. It is the responsibility of the Client to inform the Advisor of any changes in financial condition, goals, or other factors that may affect this analysis.

Clients are advised to know that no analytical method is perfect and the market can go against their investment position at any time. Therefore the implementation of risk-limiting strategies is critical. Past performance is not a guarantee of future returns. Investing in securities and other investments involve a risk of loss that each Client should understand and be willing to tolerate. Clients are reminded to discuss these risks with the Advisor. For more information on our investment management services, please contact us.

10. Affiliations and Referral Practices

Although RIC is custodian agnostic, RIC will with an independent and industry-leading custodian to maintain Client funds and accounts. Clients are welcome to use any custodian or broker or any online trading platform they would like to use. RIC does not receive any compensation or any commission from any custodian or broker.

Brokerage or Custodian Referrals: RIC does not receive any compensation from any third party in connection with the recommendation for establishing a brokerage account.

RIC does not engage paid solicitors for Client referrals

Participation in Institutional Advisor Platform

RIC is independently owned and operated, and not affiliated with any custodian at this time. Moving forward, RIC will establish an affiliation with an institutional custodian platform for the purpose of custody of Client funds.

Soft Dollars - Soft dollars are revenue programs offered by broker-dealers whereby an advisor enters into an agreement to place security trades with the broker in exchange for research and other services. RIC does not participate in soft dollar programs sponsored or offered by any broker-dealer.

11. Ethical Practices

Fiduciary commitment

RIC will value and follow a fiduciary commitment to each Client. RIC and its personnel owe a duty of loyalty, fairness, and good faith towards each Client. Because this is a fee-only service, RIC benefits from loyal, happy Client's returning back for more services. Therefore RIC's goal is to help our clients make successful investment decisions. More accurate we are in making profitable decisions, more Clients will return back for more services. Our overarching goal is to empower clients to take control of their own investments.

Personal Trading and Conflicts of Interest

RIC or any member of RIC may purchase or sell the same securities that may be recommended to the Clients. This only indicates that sometimes we will follow our own advice. But these trades will be placed in RIC member's personal account (in an unrelated brokerage firm and not with the RIC affiliated custodian) and does not hold any conflict of interest to that of Client's trading activity. Our trading activity has no impact on how the client's acceptance or rejection of our recommendation. Owning the same securities we recommend (purchase or sell) to Clients may present a potential conflict of interest that, as fiduciaries, RIC will disclose this to Clients. We may



have an interest or position in certain securities, which may also be recommended to Clients. At no time, will RIC or any associated person of RIC, transact in any security to the detriment of any Client.

Neither RIC nor its advisory persons have any relationships or arrangements with issuers of securities.

12. Periodic Review

RIC, from time to time, will conduct an internal review of existing Clients and remind them of the ongoing need for portfolio adjustment. This is important as geopolitical and economic conditions change which needs portfolio adjustment accordingly. These reminders may be sent monthly, quarterly, and semiannually or annually depending on the Client's time horizon and risk appetite. The Client is encouraged to notify RIC if changes occur in his/her personal financial situation that might adversely affect his/her investment plan. Additional reviews may be triggered by material market, economic or political events. RIC does not require or conduct a review of Client's accounts after the termination of services, as RIC does not have access to the Client's account details.

13. Custody

RIC will not accept or maintain custody of any Client accounts. RIC will affiliate with an independent custodian, where RIC can maintain a discretionary authority over client funds. Clients may or may not choose RIC affiliated custodian to maintain their assets.

14. Financial Information

Neither RIC nor its management has any adverse financial situations that would reasonably impair the ability of RIC to meet all obligations to its Clients. Neither RIC nor any of its advisory persons, has been subject to a bankruptcy or financial compromise. RIC is not required to deliver a balance sheet along with this Disclosure Brochure, as RIC does not collect advance fees for services to be performed six months or more in advance.

15. Disciplinary Information

There are no legal, civil, or disciplinary events to disclose regarding RIC any of its advisory persons. Neither RIC nor its advisory persons have ever been involved in any regulatory, civil or criminal action. There have been no client complaints, lawsuits, arbitration claims, or administrative proceedings against RIC or any of its advisory persons.

Securities laws require an advisor to disclose any instances where the advisor or its advisory persons have been found liable in a legal, regulatory, civil, or arbitration matter that alleges a violation of securities and other statutes; fraud; false statements or omissions; theft, embezzlement or wrongful taking of property; bribery, forgery, counterfeiting, or extortion; and/or dishonest, unfair or unethical practices. As previously noted, there are no legal, civil, or disciplinary events to disclose regarding RIC or its advisory persons.

16. Privacy Policy

Our Commitment to Clients: RIC does not require any personal sensitive information from its Clients. RIC is committed to safeguarding the use of your personal information that we have as your Investment Advisor. RIC does not sell your nonpublic personal information to anyone. Nor do we provide such information to others except for discrete and proper business purposes in connection with the servicing and management of our relationship with you as discussed below. Details of our approach to privacy and how your personal non-public information is collected and used are set forth in this Privacy Policy.

What information do we collect from you?

Name, address, E-mail address(es) and phone number(s)



| |
|--|
| Financial information as it pertains to the data gathering process before making investment advice and planning. |
|--|

| |
|---|
| Information required to set up a RIC affiliated custodian account will be directly shared with the respective custodian |
|---|

RIC does not share this information with anyone else. To safeguard your personal information from unauthorized access and use, we maintain physical, procedural, and electronic safeguards. These include computer safeguards such as passwords, secured files, and buildings. Most of the information is saved in cloud-based platforms such as institutional Google Drive and Website building platform as offered by Wix.com. These cloud-based platforms are SSL secure.

RIC will send Clients notice of our disclaimers and Privacy Policy annually and you will be able to review it as you sign up for any of our services



Form ADV Part 2B – Individual Disclosure Brochure

Sachin Kunde, MD, MPH
Founder

Effective: January 10, 2021

This Brochure Supplement provides information about the background and qualifications of Sachin Kunde in addition to the information contained in the Raleigh Investment Consultant LLC (“RIC” or the “Advisor”) Disclosure Brochure. If you have not received a copy of this Brochure Supplement or if you any questions about the contents of this Brochure Supplement or RIC’s Disclosure Brochure, please contact us at (919) 373 5454 or by email at contact@raleighinvestmentconsultant.com.

Additional information about Sachin Kunde is available on the SEC’s Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov.

Raleigh Investment Consultant LLC

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www.usinvestmentadvisor.com

www.usstockadvisor.com

www.raleighinvestmentconsultant.com

Educational Background and Business Experience

Sachin Kunde, MD, MPH is the founder of RIC. Although very happy with providing patient care as a physician, Dr. Kunde always had an avid interest in securities trading and investments. He is a professional trader, specializing in the equities market and developed a unique T4 strategy for trading in equities markets. Dr. Kunde has successfully passed Series 65 – The Uniform Investment Adviser Law Examination in 2020, to become a Registered Investment Adviser. He completed online certification in financial planning executive program from Bryant University in 2019. He is not a certified financial planner as defined by the CFP board. His trading experience started with Online Trading Academy in 2017. Dr. Kunde completed his medical school at the University of Mumbai in India in 2002. He earned a master’s degree in public health (MPH) from the University of Alabama at Birmingham in 2004. Additional information regarding Dr. Kunde’s employment history is included below.

Employment History:

| | |
|-----------------------------------|--------------------|
| Raleigh Investment Consultant LLC | 08/2018 to Present |
| Physician, Gastroenterologist | 07/2011 to Present |

Disciplinary Information

There are no legal, civil, or disciplinary events to disclose regarding Dr. Kunde.

Other Business Activities

Dr. Kunde holds North Carolina Medical Board license in good standing and continues to provide active patient care in the State of North Carolina.