

Essex Ridge Capital Group, LLC



Form CRS Customer Relationship Summary

March 14, 2023

Essex Ridge Capital Group, LLC is registered with the Securities and Exchange Commission (SEC) as an investment adviser. Brokerage and investment advisory services and fees differ and it is important for you to understand these differences. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://investor.gov/CRS) | Investor.gov, which also provides educational materials about broker-dealers, investment adviser, and investing.

WHAT INVESTMENT SERVICES AND ADVICE CAN YOU PROVIDE ME?

We offer investment **advisory** services to retail investors. We primarily offer advice on the following types of investments: equity securities, warrants, corporate debt securities, commercial paper, certificates of deposit, municipal securities, mutual fund shares, U.S. government securities, and option contracts on securities. We provide investment advisory services for high net worth individual and other institutional accounts. For our individual and institutional account clients, we may establish the appropriate portfolio asset allocation, select investment managers for various strategies, and monitor the selected investment managers (which includes an evaluation and performance analysis of the investment managers). The minimum account size for an individual client is \$100,000.

Our advisory services typically are provided on a discretionary basis. You may provide in your advisory contract with us or otherwise instruct us as to specific conditions or limitation on the types of investments to be made for your account. Absent such conditions or limitations, your advisory contract with us typically grants us general discretionary authority for your account, including which securities are to be bought or sold, the total amount of securities to be bought or sold and the brokers through which securities are bought and sold.

For additional information, please refer to our Form ADV Part 2A Brochure, specifically Items 4, 7 and 16, which can be accessed by searching our firm's name at:

[IAPD - Investment Adviser Public Disclosure - Homepage \(sec.gov\)](https://www.sec.gov/IAPD)

Conversation Starters. Consider asking 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?

For **advisory** services, you typically will pay 1.00% of assets under management annually, which is payable monthly in advance.

You will pay fees and costs whether you make or lose money on your investments. The more assets that there are in your account, the more you will pay in fees, and, therefore, we have an incentive to encourage you to increase the assets in your account. 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.

Our fees do not include any expenses related to advice on non-securities matters, nor do they include brokerage commissions or securities transaction fees charged by your account's custodian or fees charged by any other investment managers you engage for certain strategies. Our fees also do not include advisory

or other fees charged by mutual funds, exchange-traded funds or other investment vehicles. These fees are charged separately from and in addition to our fees.

For additional information, please refer to our Form ADV Part 2A Brochure, specifically Item 5, which can be accessed by searching our firm's name at:

[IAPD - Investment Adviser Public Disclosure - Homepage \(sec.gov\)](https://www.investor.gov/crs)

Conversation Starter. Consider asking your financial professional—

- *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? HOW ELSE DOES YOUR FIRM MAKE MONEY AND WHAT CONFLICTS OF INTEREST DO YOU HAVE?

When we act as your investment adviser, we have to act in your best interest and not put our interest 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 affect the recommendations we provide you. Here are some examples to help you understand what this means. We do not offer any proprietary products, engage in principal trading with clients, receive any third-party payments in exchange for our recommendations to buy or sell certain investments or participate in revenue sharing arrangements with other investment advisors. However, because we make money as a result of the assets under our management, we have a financial incentive to increase the assets in your account and not necessarily to counsel you to withdraw amounts from your accounts or take on an appropriate amount of risk.

For additional information, please refer to our Form ADV Part 2A Brochure, specifically Items 10, 11, 12 and 14, which can be accessed by searching our firm's name at:

[IAPD - Investment Adviser Public Disclosure - Homepage \(sec.gov\)](https://www.investor.gov/crs)

Conversation Starter. Consider asking your financial professional—

- *How might your conflicts of interest affect me, and how will you address them?*

HOW DO YOUR FINANCIAL PROFESSIONALS MAKE MONEY?

Each of our financial professionals is an equity owner of the company and receives a share of the company's profits, which are generated from the assets under the company's management. This incentivizes us to recommend that you place additional assets under our management and to take potentially greater risk in managing your portfolio.

DO YOU OR YOUR FINANCIAL PROFESSIONALS HAVE LEGAL OR DISCIPLINARY HISTORY?

No. Please visit [Investor.gov/CRS | Investor.gov](https://www.investor.gov/crs), for a free and simple search tool to research us and our financial professionals.

Conversation Starter. Consider asking your financial professional—

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

WHERE CAN I FIND ADDITIONAL INFORMATION?

For additional information about our services, please call us at 314-961-9405. If you would like additional, up-to-date information or a copy of this disclosure, please call us at 314-961-9405.

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?*