

Pine Ridge Advisers LLC
Form CRS – Client Relationship Summary
March 31, 2022

Introduction

Pine Ridge Advisers LLC (“we” or “us”), is an investment advisor registered with the Securities and Exchange Commission. Brokerage and investment advisory services and fees differ, and it is important for you to understand these differences. There are free and simple tools available to research firms and financial professionals at www.investor.gov/CRS which also provides educational materials about investment advisers, broker-dealers and investing.

What investment services and advice can you provide me?

We offer *discretionary* investment advisory services to retail investors through a Separately Managed Account (“SMA Client” or “you”) and will source and recommend investment opportunities consistent with each SMA Client’s investment guidelines. Generally, we advise SMA clients on a discretionary basis, which means we will make recommendations to you based on your goals, but we will make the ultimate decision regarding the purchase and/or sale of investments.

We typically monitor investments on an ongoing basis as part of our standard services. We also provide financial advisory, portfolio reporting, due diligence and family office services, among others, as and when requested by our SMA Clients. The minimum amount to open a Separately Managed Account is \$50,000,000 in assets under management, although we may accept lesser amounts in our sole discretion.

Additional information about our advisory services is located in Item 4 Item 7 of our Firm Brochure which is available online at www.adviserinfo.sec.gov by searching firm CRD# 296362.

Questions to Ask Us

- 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 those qualifications mean?

What fees will I pay?

Generally, the fees payable by a SMA Client will vary based on the size of the Separately Managed Account. You may pay other fees related to your account including custodian fees, transactional and brokerage fees, as well as management or incentive fees payable to investment managers we select to manage all or part of your account.

The fee for the family office services will be determined on a case by case basis and will depend on the nature and complexity of your circumstances and the amount of assets under management. Additionally, certain family office clients have agreed in their sole discretion to pay Pine Ridge a discretionary bonus for providing outstanding services to the family office client.

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Fees and discretionary bonuses are paid monthly or quarterly based on the underlying client investment agreement.

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. Please make sure you understand what fees and costs you are paying.

Additional information about our fees is located in Item 5 and Item 6 of our Firm Brochure. Our Firm Brochure is available online at www.adviserinfo.sec.gov by searching firm CRD# 296362.

Questions to Ask Us:

- Help me understand how these fees and costs will 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 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.

As previously discussed, certain family office clients have agreed, in their sole discretion, to pay a quarterly discretionary bonus to Pine Ridge. This may create an incentive for us to make investments that are riskier or more speculative than would be the case in the absence of a discretionary bonus. Additionally, we may have an incentive to favor an account that pays us a discretionary bonus over an account that does not pay us, or pays us less frequently, a discretionary bonus.

Additional information about our conflicts of interest can be found in our Firm Brochure under Items 5, 6, and 11 which is available online at www.adviserinfo.sec.gov by searching firm CRD# 296362.

Questions to Ask Us:

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

How do your financial professionals make money?

Our financial professionals are employees who are paid a fixed monthly salary and are entitled to receive an annual bonus at the discretion of management that is not tied to the performance of your account. Our staff, however, are not compensated based on the amount of client assets they service; the time and complexity required to meet client needs; products sold; commissions; or revenue the firm earns from the financial professional's advisory services or recommendations.

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Do you or your financial professionals have legal or disciplinary history?

No, neither our firm nor financial professionals have any legal or disciplinary history to disclose. Visit investor.gov/CRS for a free and simple search tool to research our firm and our financial professionals.

Questions to Ask Us:

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

Additional Information

You can find additional information about our firm's investment advisory services on the SEC's website at www.adviserinfo.sec.gov by searching firm **CRD #296362**. You may also contact our firm at (212) 273-0463 and talk to any one of our investment professionals or support staff.

Questions to Ask Us

- 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?