



## Form CRS Customer Relationship Summary (Form ADV Part 3) - February 15th, 2024

### Who we are and how we can help you

Alpha RIA LLC (Alpha) is registered with the United States Securities and Exchange Commission (SEC) as an investment advisor (RIA). Brokerage and investment advisory services and fees differ significantly, and it is important for you to understand these differences. Additionally, free and simple tools are available in order for you to research firms and financial professionals at [www.investor.gov/CRS](http://www.investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing topics. Here is a more detailed version of this relationship summary called the firm brochure or Form ADV Part 2A that we have filed with the SEC for your information: [https://files.adviserinfo.sec.gov/IAPD/Content/Common/crd\\_iapd\\_Brochure.aspx?BRCHR\\_VRSN\\_ID=843305](https://files.adviserinfo.sec.gov/IAPD/Content/Common/crd_iapd_Brochure.aspx?BRCHR_VRSN_ID=843305). Please let us know if you have any questions. We look forward to working with you and helping you achieve your investment objectives.

### What investment services and advice do we provide?

We offer personalized investment advisory services to our clients in their existing brokerage accounts that we call Separately Managed Accounts (SMAs) for a minimum of one million US dollars (or currency equivalent). In order to become our client, you must have an interview session with us, review our capabilities, share your experience as an investor, explain your financial situation, and describe your investment objectives. After that is completed and if you decide to hire us, we will agree on an annual management fee (starting at 1.50%) based on the amount of assets that you want us to advise you on. We will then sign our Investment Advisory Contract (IAC) together in which you will let us know your financial institution and account details, base currency preference, specify the results from the Investment Risk Profile Questionnaire, detail any regulatory or other restrictions we must be aware of, and choose whether to work with us based on discretionary service or non-discretionary (also known as advisory) service. If you choose the non-discretionary service, although we will be advising you, you will make the ultimate decision regarding the purchase, holding, or sale of all investments. Part of our service is to monitor your investments on an ongoing basis and review them with you any time you wish, or on a pre-determined schedule that we agree on. Please see our Form ADV Part 1 here: <https://reports.adviserinfo.sec.gov/reports/ADV/313285/PDF/313285.pdf> for your information.

All instructions for securities transactions are given by yourself directly or indirectly to your brokerage firm(s), which execute your orders, clear, and settle them. Alpha does not provide custody of any assets and does not process the securities transactions in your accounts although we may enter instructions on your behalf if you authorize it. Your brokerage firms also maintain your accounts, transaction details, and other documentation. Your legal approval may grant us limited access to your accounts in order to enter trades and debit our fees, however we never can withdraw or deliver funds and securities.

By law, when we act as your investment advisor, we have to act in your best interest and not put our interests ahead of yours. This is also known as our fiduciary duty to you. However, the way we make money sometimes creates conflicts with your interests. You should understand and ask us about these conflicts because they can affect the investment advice you receive. Here is one example: If we invest your assets in risky investments that make your account balance grow we would earn more, so we have a conflict of interest there – although it is resolved by requiring that you be an experienced investor and that we allocate only a portion of your entire portfolio in riskier investments, and only if it's appropriate for you. Please let us know if you have questions.

#### Conversation Starters — Questions for 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 licenses, education, and other qualifications?

What do these qualifications mean?

### What fees will you pay?

We are a fee-only RIA. The fee we charge is a negotiated annual percentage rate of 1.50% or possibly lower, depending on the desired investment objective(s), portfolio strategy, required work, and amount of assets reflected in the Investment Advisor Contract (IAC) that we both sign at the beginning of our business relationship. The annual fee is charged quarterly in arrears based on the assets we advise and manage for you.

We calculate the annual fee based on the balance of your account(s) at the end of each calendar quarter. Our incentive is aligned with your investment objectives as our compensation rises when your asset level grows. It's important to note that you will pay fees whether you make or lose money on your investments. Fees will reduce any amount of money you make on your investments over time. Please make sure you understand what fees you are paying.

We do not charge any other fees besides our annual fee. Any commissions, custody charges, account maintenance fees, mutual fund fees, and other product-level or transactional fees will be charged by your bank, broker, and/or custodian. Please let us know if you have any questions on this important item.

The information provided here is also available on our website [www.alphainvestmentsolutions.com](http://www.alphainvestmentsolutions.com). This information will be updated in the event of a material change, and we review this relationship summary at least on an annual basis. If you would like a copy of this disclosure at no cost to you, please call us at +1 (212) 933-9301 or email us at [hello@alpha-ria.com](mailto:hello@alpha-ria.com). We thank you for your interest and hope to speak soon.



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### **If you ask us to advise you on one million dollars of your assets, how much will go to fees and costs and how much will be invested for you?**

We are a fee-only RIA. If, for example, we agreed to work with you on one million dollars of your savings for an annual fee of 1.50%, we would charge \$3,750 at the beginning of the next quarter for this quarter's full fee (\$1,000,000 times 1.50% divided by four). If we just began working together and we started during the course of the previous quarter, we would calculate the actual number of days we were working together for the previous quarter and charge our fee accordingly (pro rata, or pro-rated).

Besides our annual fee, Alpha would not charge you any other fees or costs, but you may have other expenses that your bank/custodian/broker may charge, such as commissions, transaction expenses, as well as custody and other service costs.

### **How might our conflicts of interest affect you, and how will we address them?**

We take our fiduciary responsibility very seriously at Alpha. We actively avoid conflicts of interest. If we do have any conflicts of interest, we ensure full disclosure to you of any conflicts of interest at our firm in advance. In the case of our annual fee compensation, the more assets you have in an account subject to our IAC agreement, the more fees you will pay. This means that we have an incentive to encourage you to increase the assets in your accounts, besides the income and appreciation that we are working to obtain for you. We understand this conflict of interest and we believe that you will benefit from your own asset growth.

Please let us know if you have any questions on our conflicts of interest. Here is a link to our most recent and more detailed SEC Form ADV Part 2A for your reference: [https://files.adviserinfo.sec.gov/IAPD/Content/Common/crd\\_japd\\_Brochure.aspx?BRCHR\\_VRSN\\_ID=843305](https://files.adviserinfo.sec.gov/IAPD/Content/Common/crd_japd_Brochure.aspx?BRCHR_VRSN_ID=843305).

#### **Conversation Starters — Questions for your financial professional:**

What are your legal obligations to me when acting as my investment advisor?

How else does your firm make money and what conflicts of interest do you have?

### **How do our financial professionals make money?**

Alpha is a fee-only RIA. We receive an annual fee from our clients based on the amount of assets we manage/advise as compensation for our services. Our fee is aligned with your interests as it is a percentage of your assets that you have hired us to advise you on. As your assets grow through good performance and additional contributions, our compensation will grow. Of course, if your assets drop then our compensation will drop as well, since it's calculated quarterly as a percentage of your assets.

Therefore, you can see that we have an incentive to help you succeed and grow in your investment portfolio through the way in which we get compensated. Search the IAPD files here for details: <https://adviserinfo.sec.gov/> or here: <https://www.investor.gov>. Please also ask us any questions you may have on this important issue.

### **Do we or our financial professionals have legal or disciplinary history?**

Alpha and our investment advisor representatives (IARs) do not have any legal or disciplinary history. We pride ourselves on our ethical standards and the close professional attention we provide our clients. Search for our most recent adviser info filed here for your reference: <https://adviserinfo.sec.gov/individual/summary/2197272> and here for brokers: <https://brokercheck.finra.org/individual/summary/2197272>. Visit <https://adviserinfo.sec.gov> for a free and simple search tool to research our firm and our financial professionals. For additional and more general information resources, you may find this interesting: <https://adviserinfo.sec.gov/resources>. Make certain to ask us if you have any questions on this critical topic.

### **Who is your primary contact person?**

Your contact person will depend on your preference and this would be your Alpha investment advisor representative (IAR).

### **Is your primary contact person a representative of a broker-dealer or of an investment advisor?**

All our primary contact persons at Alpha are investment advisor representatives (IARs) with a fiduciary duty to always put your interests first. We are not a broker-dealer and do not employ broker-dealer representatives. Please let us know if you have questions about this important difference.

However we are accustomed to collaborating with your existing broker-dealer representatives, or your other bank or brokerage contact persons, when necessary to enter transactions. Your instructions to us may be direct/non-discretionary or, if discretionary, would be delegated to us in order to follow a strategy that you have established with us based on your investment objective(s).

### **Who can you talk to if you have concerns about how any person at Alpha is treating you?**

Please contact our Chief Compliance Officer (CCO) directly at [compliance@alpha-ria.com](mailto:compliance@alpha-ria.com).

The information provided here is also available on our website [www.alphainvestmentsolutions.com](http://www.alphainvestmentsolutions.com). This information will be updated in the event of a material change, and we review this relationship summary at least on an annual basis. If you would like a copy of this disclosure at no cost to you, please call us at +1 (212) 933-9301 or email us at [hello@alpha-ria.com](mailto:hello@alpha-ria.com). We thank you for your interest and hope to speak soon.