

REGIMENT CAPITAL ADVISERS, LLC.
FORM CRS – CUSTOMER RELATIONSHIP SUMMARY
3/6/2026

; Item 1. <u>Introduction</u>	Regiment Capital Advisers, LLC (“RCA”) 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, which also provides educational materials about broker-dealers, investment advisers, and investing.
Item 2. <u>Relationships and Services</u>	What investment services and advice can you provide me? RCA offers fee-based, discretionary investment advisory services through Separately Managed Accounts (SMAs). Some accounts include giving continuous advice or making investments for a clients based on their individual needs. Through discussions, during which an individual’s goals and objectives are established, RCA and the client determine their risk profile and investment objectives. RCA will create a portfolio principally comprised of equities, mutual funds, exchange traded funds (commonly known as “ETFs”), and/or debt securities in accordance with the investment objectives that were discussed. Monitoring RCA’s Manager and Chief Compliance Officer are responsible for continuously monitoring client portfolios to ensure the clients’ investment objectives are being met as well as ensuring that clients are receiving consistent quality executions for transactions conducted in their portfolios. Investment Authority RCA generally has discretionary authority to make the following determinations without obtaining the consent of the client before the transactions are effected: (1) which securities are bought and sold for the account and (2) the total amount of securities to be bought and sold. RCA’s authority in making investment related decisions may be limited by account guidelines, investment objectives and trading restrictions, as previously agreed between RCA and the client. Limited Investment Offering Each portfolio will be designed with the goal of meeting each client's investment goals and risk tolerance. Clients will have the opportunity to place restrictions on the types of investments which will be made on the client's behalf. Account Minimums and Other Requirements RCA has no minimum account size. RCA may reduce or waive this minimum account size. Any retail accounts opened that are not being managed through a sub-advisor agreement do not have a minimum account requirement. More Additional information about RCA services is available on Part 2 of our Form ADV, which is available here. Conversation Starters. Ask 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?
Item 3. <u>Fees, Costs, Conflicts, and Standard of Conduct</u>	A. What fees will I pay? RCA has an annual fee for the Investment Management Services charged as a percentage of assets under management and will not exceed 1.10% of the value of the client’s portfolio. The Investment Management Services fee is pro-rated for periods less than a full billing cycle (based upon the number of calendar days in the calendar quarter that the advisory agreement was effective). Details of the investment advisory fees charged, and applicable billing period are more fully described in the advisory agreement entered into with each client. Additional information about our firm’s fees are included in Item 5 of Part 2 of Form ADV, available here.

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	In addition to RCA's annual fee, clients could bear additional transaction fees when we buy or sell investments. Our firm often selects and purchases mutual funds and exchange traded funds for our clients' portfolios. Such investment vehicles charge their own management, transaction, and administrative fees and expenses, and those fees and expenses may be borne by the investors in those vehicles, including RCA's clients. 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. Conversation Starter. Ask 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?
Item 3. <u>Fees, Costs, Conflicts, and Standard of Conduct</u>	B. 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? <i>When we act as your investment adviser,</i> 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 can affect the investment advice we provide to you. Here is an example to help you understand what this means. • We manage accounts for multiple clients, and we allocate our time based on each client's needs. Our firm earns more as we expand our client base and grow our assets under management, and we seek to balance our staffing with the individualized needs of each client. Conversation Starter. Ask your financial professional— • How might your conflicts of interest affect me, and how will you address them? More Additional information about conflicts of interest between RCA and its clients is available on Part 2 of our Form ADV, which is available here. How do your financial professionals make money? RCA's Investment Professionals receive a salary and may receive a discretionary bonus. Compensation is set with the intention of attracting and retaining highly qualified professionals. Compensation is based on a variety of factors, including the number, value and complexity of accounts under management, the performance of those accounts, and client satisfaction and retention.
Item 4. <u>Disciplinary History</u>	Do your financial professionals have legal or disciplinary history? Yes ☐ No ☒ Visit Investor.gov/CRS for a free and simple search tool to research us and our financial professionals. Conversation Starter. Ask your financial professional— • As a financial professional, do you have any disciplinary history? For what type of conduct?
Item 5. <u>Additional Information</u>	Additional information about our services can be found here. If you have any questions about the contents of this brochure or would like to request a copy of this relationship summary, please contact Michael Cavanaugh at (773) _ 480-7561_____. 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?