

Form ADV Part 3 – Client Relationship Summary



Hyco River Investments, Incorporated

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Item 1: Introduction

Hyco River Investments, Incorporated (the “Firm”) is registered with the Securities and Exchange Commission 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 <https://www.investor.gov/CRS>, which also provides educational materials about broker-dealers, investment advisers, and investing.

Item 2: Relationships and Services

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 these qualifications mean?

What investment services and advice can you provide me?

Our primary service is ongoing portfolio management or assets under management (we manage your investments for you). As part of our standard services, we typically monitor your account(s) on an ongoing basis and review them periodically. With your approval, we generally manage accounts on a discretionary basis, subject to any agreed-upon restrictions. We generally recommend investments such as mutual funds, ETFs, and individual stocks and bonds. Some investments may not be available or appropriate for all clients. Generally we do not have a minimum account size, but minimums may apply for certain services, programs, or account types. Please also see our Form ADV Part 2A (“Brochure”), specifically Items 4 & 7.

Item 3: Fees, Costs, Conflicts, and Standard of Conduct

Questions to ask us: 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? How might your conflicts of interest affect me, and how will you address them?

What Fees will I pay?

Our fees vary depending on the services you receive. Additionally, the amount of assets in your account affects our advisory fee; the more assets you have in your advisory account, the more you will pay us and thus we have an incentive to increase those assets in order to increase our fee. We also have an incentive to recommend that you keep or move assets into accounts we manage. Portfolio management fees are typically charged as an ongoing asset-based fee and are billed monthly in arrears, as described in the advisory agreement. You will generally pay ongoing advisory fees as long as you remain a client, even if there are no trades in your account during a billing period. Please also see Items 4, 5, 6, 7 & 8 of our Brochure.

Third Party Costs:

Some investments (e.g., mutual funds, variable annuities, etc.) impose additional fees (e.g., transactional fees and product-level fees) that reduce the value of your investment over time. You may also pay fees to a custodian that will hold your assets. Additionally, you will sometimes pay small transaction fees when we buy and sell an investment for your account. 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. Please also see our Brochure for additional details.

Conflicts of Interest:

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 can affect the investment advice we provide you. Here are some examples to help you understand what this means.

- Because we charge asset-based fees, we have an incentive to encourage you to increase or maintain assets in your account.
- We may receive non-cash benefits from custodians (such as technology, support, or training), which can create an incentive to recommend certain custodians.
- If we recommend that you roll over retirement assets into an account we manage, we have an incentive because we typically earn fees on assets we manage.

How do your financial professionals make money?

Primarily, we and our financial professionals benefit from the advisory services we provide to you because of the advisory fees we receive from you. This compensation may vary based on different factors, such as those listed above in this Item. Please also see Item 10 of our Brochure for additional details.

Item 4: Disciplinary History

Questions to ask us: As a financial professional, do you have any disciplinary history? For what type of conduct?

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

No, neither we nor any of our financial professionals have legal or disciplinary events that are required to be disclosed. Visit <https://www.investor.gov/CRS> for a free, simple search tool to research us and our financial professionals.

Item 5: Additional Information

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?

For additional information about our services, see our Form ADV Part 2A Brochure (and your professional's Brochure Supplement). You can find us on AdviserInfo at <https://adviserinfo.sec.gov/firm/summary/341359>. If you have questions or would like an up-to-date copy of this CRS, contact us using the information at the start of this brochure.