

Ramp Advisory LLC

Client Relationship Summary September 10, 2026

Ramp Advisory LLC ("we," "our," or "us") 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://www.investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing.

What investment services and advice can you provide me?

We offer investment advisory services to business entities through our wrap fee program, giving you access to professionally managed portfolios for your cash reserves. We use Moment Advisors, LLC ("Moment"), a registered investment adviser, as a subadvisor to construct and manage the portfolios. Moment exercises discretionary authority over trading decisions on our behalf, which means it buys and sells within your chosen strategy without asking you first. You cannot customize the securities or allocations within a strategy.

Six strategies are available in two groups. You choose one and confirm that the money is held to preserve capital and is not needed sooner than the strategy allows.

- **Short term strategies** hold government money market funds and a short duration fixed income fund. Proceeds are available the same or next business day.
- **Long term strategies** hold individual U.S. Treasury securities and investment grade corporate bonds. Proceeds take up to two business days. These are available only if your account balance is at least \$50,000.

If you add a long term strategy you also set a cash target, being the amount kept in your short term strategy. Amounts above it go to your long term strategy, and if your short term balance falls far enough we sell long term holdings to top it back up without asking you first. Those sales can happen at a loss. If you hold a short term strategy only, there is no cash target and no such sales. We do not currently offer certificates of deposit, municipal bonds or agency bonds, and expect to add them.

Our services are delivered exclusively through the digital platform operated by our parent company, Ramp Business Corporation. To be eligible you must maintain an existing business relationship with Ramp Business Corporation and meet a minimum investment of \$5,000.

For additional information, see Items 4, 5 and 6 of our Wrap Fee Program Brochure at adviserinfo.sec.gov and at rampadvisory.com.

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?*

What fees will I pay?

You pay an ongoing wrap fee of 15 basis points (0.15%) per year on the assets in your investment account. The same rate applies to every strategy and does not change with the amount you invest. We calculate it each day on your end-of-day balance, add the daily amounts together, and deduct the total from your account once a month. This single fee covers advisory services, portfolio management by our subadvisor, trade execution and custody. No separate commissions or trading fees are charged for trades within the program.

Fifteen basis points is the most you will be charged, and we may charge you a lower rate. We may also waive fees entirely for an introductory period, and if we do we will tell you how long it lasts before we begin charging. Because our fee is asset-based, the more assets in your account, the more you will pay, so we have an incentive to encourage you to increase them.

You also bear the internal expenses of the funds your assets are invested in, such as management fees and fund operating expenses. We do not charge these, and each fund's prospectus describes them. Ramp Business Corporation may separately charge you fees for its card, payments or other platform services, which are unrelated to our advisory services.

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.

For additional information, see Item 4 of our Wrap Fee Program Brochure.

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?*

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

- We are a wholly-owned subsidiary of Ramp Business Corporation. Our parent may have an incentive to encourage its banking customers to open investment accounts with us to increase platform engagement and revenue.
- We use a single subadvisor for all client accounts, so we may have an incentive to continue that relationship for operational or contractual reasons even if an alternative might be more suitable.
- We pay Moment and all trading costs out of the wrap fee you pay, so we have an incentive to limit trading activity. All trading decisions are made by Moment rather than by us.
- An affiliate of our custodian, Apex Clearing Corporation, holds an ownership interest in Moment's parent company. Moment recommends Apex, and program accounts are held at Apex.

For additional information, see Items 4, 6 and 9 of our Wrap Fee Program Brochure.

Ask your financial professional: How might your conflicts of interest affect me, and how will you address them?

How do your financial professionals make money?

Our advisory services are delivered through a digital platform and do not involve individual financial professionals providing personalized advice. Our Chief Compliance Officer, who oversees the advisory program, is compensated through a contractual arrangement with our compliance services provider. Our financial professionals are not compensated based on the amount of client assets they service, the time and complexity required to meet a client's needs, revenue the firm earns from advisory services, or product sales or commissions.

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

No. Neither the firm nor its management persons have any legal or disciplinary history to report. Visit Investor.gov/CRS for a free and simple search tool to research us and our financial professionals.

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

Additional Information

For additional information about our services, see our Wrap Fee Program Brochure at adviserinfo.sec.gov and at rampadvisory.com. If you would like additional, up-to-date information or a copy of this disclosure, contact us at advisory@rampadvisory.com or 855-206-7283.

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?