



March 22, 2024

Form ADV Part 3 – Client Relationship Summary

Item 1: Introduction

RIVERTREE ADVISORS, LLC is an investment adviser registered with the Securities and Exchange Commission offering advisory accounts and services. The purpose of this document is to give you a summary of the types of services and fees we offer. Brokerage and investment advisory services and fees differ, so it is important for you to understand the differences. Please visit www.investor.gov/CRS for free, simple tools to research firms and for educational materials about broker-dealers, investment advisors, and investing.

Item 2: Relationships and Services

What investment services and advice can you provide me? Our firm primarily offers the following investment advisory services to clients: portfolio management (we review your portfolio, investment strategy, risk tolerance and manage your investments); and financial planning (we assess your financial situation and provide advice to meet your goals). As part of our standard services, we typically monitor client accounts on a daily basis. Our firm offers both discretionary advisory services where our firm makes the decision regarding the purchase or sale of investments, as well as non-discretionary services on a very limited basis, where the client makes the ultimate decision. We do not limit investment advice with respect to limited types of investments. Our firm does *not* have a minimum account size. Please also see our Form ADV Part 2A ("[Brochure](#)"), specifically Items 4 & 7.

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

What fees will I pay? The value of the 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 the value of those assets because, as you do well, our firm does well. The fee for investment management services is based upon a percentage (%) of the market value of the assets under management

Conversation Starters

- ❖ 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?
- ❖ 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?

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in accordance with RiverTree’s schedule of fees. The annual fee is prorated and debited from the client’s account(s) quarterly, in advance, based upon the market value of the assets on the last business day of the previous quarter. The advisory fee paid to us does not vary based on the number of transactions or on the type of investments selected. Please see Item 5 of our [Brochure](#).

Third-Party Costs: Some investments, such as mutual funds or variable annuities, may impose additional fees, such as transactional costs or product-level costs, which may reduce the value of your investment over time. You may also pay fees to a third-party custodian which will hold your assets. You will typically **not** pay transaction costs when we buy and sell an investment for your account, but occasionally certain investments may require a nominal transaction cost. **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 the fees and costs you are paying.** Please also see our [Brochure](#) for additional details.

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 always must act in your best interest and not put our interest ahead of yours. At the same time, the way we make money does create 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.

How do your financial professionals make money? Primarily, we benefit from the advisory services we provide to you because of the fees we receive from you. This compensation may vary based on different factors, such as those listed above in this Item.

Item 4: Disciplinary History

Do you or your financial professionals have legal or disciplinary history? Our firm and our financial professionals do not have any legal or disciplinary events. Visit investor.gov/CRS for a free, simple search tool to research us and our financial professionals.

Item 5: Additional Information

For additional information on our advisory services, visit <https://www.rivertree.co/products>. If you have any questions, need additional up-to-date information, or want another copy of this Client Relationship Summary, please contact us at 407-599-1104.

Conversation Starters

- ❖ How might your conflicts of interest affect me, and how will you address them?
- ❖ As a financial professional, do you have any disciplinary history? For what type of conduct?
- ❖ Who is my primary contact person? Is he or she an investment adviser representative? Who can I talk to if I have concerns about how this person is treating me?