

River Street Advisors, LLC
February 27, 2024

FORM CRS - Form ADV Part 3

River Street Advisors, LLC is registered with the Securities and Exchange Commission as an investment adviser and, as such, we provide advisory services rather than brokerage services. Brokerage and investment advisory services and fees differ and it is important for you, our client, to understand the differences. Additionally, free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing. This document is a summary of the services and fees we offer to "retail" investors, which are natural persons who seek or receive services primarily for personal, family, or household purposes.

What investment services and advice can you provide me?

We offer the following investment advisory services to retail investors: Portfolio Management and Financial Planning Services.

Account Monitoring: If you open an investment account with our firm, as part of our standard service account reviews are conducted by the investment adviser servicing the client relationship. Additionally, the CEO or his designee(s) is responsible for ensuring that any significant change in a client's investment strategy been reviewed with the client. Such reviews are performed no less frequently than quarterly.

Investment Authority: We manage investment accounts on a discretionary basis whereby we will decide which investments to buy or sell for your account. You may limit our discretionary authority (for example, limiting the types of securities that can be purchased or sold for your account) by providing our firm with your restrictions and guidelines in writing. We also offer non-discretionary investment management services whereby we will provide advice, but you will ultimately decide which investments to buy and sell for your account. You have an unrestricted right to decline to implement any advice provided by our firm on a non-discretionary basis.

Investment Offerings:

We offer advice on the following types of investments or products: equity securities, corporate debt securities (other than commercial paper), commercial paper, certificates of deposit, annuities, municipal securities, mutual fund shares, United States government securities, options contracts on securities, money market funds, REITs derivatives and ETFs. Additionally, we may advise you on various types of investments based on your stated goals and objectives. We may also provide advice on any type of investment held in your portfolio at the inception of our advisory relationship.

Account Minimums and Requirements: In general, we require a minimum account value of \$250,000 to open and maintain an advisory account, which may be waived at our discretion. As such, there is an implied minimum fee of \$2,500.

Detailed information regarding our services, and other disclosures can be found in our Form ADV Part 2A Items 4, 7, and 8 by clicking this link: <https://adviserinfo.sec.gov/firm/brochure/153537>.

Key Questions to 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?

The following summarizes the principal fees and costs associated with engaging our firm for investment advisory services.

- **Asset Based Fees** - Payable monthly in arrears. Since the fees we receive are asset-based (i.e. based on the value of your account), we have an incentive to increase your account value which creates a conflict especially for those accounts holding illiquid or hard-to-value assets;
- **Financial Planning Fees** - Financial Planning services are incorporated into the asset-based pricing schedule for discretionary asset management services when you implement the financial plan through our Portfolio Management Service. Otherwise, we charged on a flat-fee basis of \$1,000, in advance, for our financial planning services. The first year of service includes development and delivery of your financial plan, unlimited email

- communication and a review meeting annually.
- Clients may also pay additional fees and/or expenses. Common fees and costs applicable to our clients are custodian fees, account maintenance fees, mutual fund fees, ETF fees, transaction charges when purchasing or selling securities, and other product-level fees associated with your investments

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 detailed information, refer to our Form ADV Part 2A, Items 5 and 6 by clicking this link: <https://adviserinfo.sec.gov/firm/brochure/153537>.

Key Questions to 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.

- Because our revenue is derived from asset-based fees, we have an incentive to grow your account as much as possible. This could cause us to take overly aggressive positions in conflict with your interests in an attempt to grow your account.

How do your financial professionals make money?

Our Financial professionals' compensation is based on the following factors: salary and bonuses based on the financial professional's advisory services and recommendations to clients, client management, administrative responsibilities, and other contributions to our operations.

Key Questions to Ask Your Financial Professional

- **How might your conflicts of interest affect me, and how will you address them?**

Refer to our Form ADV Part 2A and Form ADV Part 2 Items 5, 10, 11 and 14 by clicking this link: <https://adviserinfo.sec.gov/firm/brochure/153537> to help you understand what conflicts exist.

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

No, our firm and our financial professionals currently do not have any legal or disciplinary history to disclose. Visit Investor.gov/CRS for a free and simple research tool.

Key Questions to Ask Your Financial Professional

- **As a financial professional, do you have any disciplinary history? For what type of conduct?**

You can find additional information about your investment advisory services and request a copy of the relationship summary at 630-844-5730 or click the link provided: <https://adviserinfo.sec.gov/firm/brochure/153537>.

Key Questions to 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?**