

## Form CRS (ADV Part III): Relationship Summary

### Introduction

**Ryan Investments** is an SEC registered investment advisor (CRD#115755).

March 2025

We are an Investment Advisory firm and not a Broker-Dealer. Brokerage and Investment Advisory services and fees differ and it's important that you understand the differences. You can use free and simple tools to research firms and financial professionals at [Investor.gov/CRS](https://Investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisors, and investing in general.

### Relationships and Services

#### What investment services and advice can you provide me?

**1. Description of Services:** We offer investment advisory services to retail investors. We are an independent money management company with a unique investment strategy called iFolios®. We begin by understanding your objectives and risk tolerance. We then recommend one of our iFolios models that is appropriate for you. Then, we follow our models by placing trades in your accounts based on our market signals. As registered investment advisors (RIAs), we are legally held to a fiduciary standard and always focus on our clients' best interest. We are not a brokerage firm. Our clients' accounts are custodied at Charles Schwab & Co., who provides clients monthly statements and trade confirmations.

- A) **Monitoring:** Ryan Investments monitors our client portfolios on an ongoing basis as part of our standard service offering.
- B) **Investment Authority:** You, as client, will grant us investment authority to make trades in your account, and we will do so according to our iFolios models. Our investment strategy is to actively manage your asset allocation to capture growth and income while providing protection from significant loss. We do not simply buy and hold a static allocation.

**2. Additional Information:** To learn more about our firm, please review our [Form ADV II Brochure](#), which can be accessed on our website, [ryaninvest.com](https://ryaninvest.com).

#### 3. 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?

### Fees, Costs, Conflicts, and Standard of Conduct

#### What Fees Will I Pay?

**1. Description of Principal Fees and Costs:** Portfolio management fees are based on your assets under management (AUM). We do not have account minimums. We apply the following fee schedule consistently to all clients in the pursuit of fairness.

<i>AUM \$</i>	<i>Fee %</i>
<i>First \$2 million</i>	<i>1.00%</i>
<i>Next \$3 million</i>	<i>0.75%</i>
<i>Over \$5 million</i>	<i>0.60%</i>

As an example of our fee schedule, a \$3m portfolio would pay a blended rate of 0.92% per year. Under certain limited circumstances, we may negotiate fees.

**2. Other Fees and Costs:** Clients that have multiple accounts that are included in one household (spouse and children under age 26) will be aggregated for fee purposes. Management fees are charged in arrears at the end of each month, based upon the value of the managed assets in your account on the last business day of the month. With your written authorization, we will directly debit your account(s) for management fees. Clients may terminate the investment management agreement at any time by providing us with notice or by notifying the independent custodian. Fees are only payable through the termination date, and there is no additional cancellation fee.

**3. Additional Information:** 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.

**4. Conversation Starter:**

→ Help me understand how these fees and costs might affect my investments. If I give you \$2,000,000 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 Advisor? How Else Does Your Firm Make Money and What Conflicts of Interest Do You Have?**

**1. Standard of Conduct:** *When we act as your investment advisor, we must act in your best interest and not put our interests ahead of yours. At the same time, the way we make money may create some conflict with your interests. You should understand and ask us about these conflicts because they can affect the investment advice we provide you. For example, the more money you have in your account, the more management fee you will pay us. We therefore have an incentive to increase the assets in your accounts to increase our fees.*

**2. Additional Information:** Please see our [Form ADV](#) on our website for more detailed information about our conflicts of interest.

**3. Conversation Starter:**

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

**How Do Your Financial Professionals Make Money?**

**1. Description of how we make money:** We charge management fees at the end of each month, based upon the value of the managed assets in your account on the last business day of the month. Employees are paid a salary and can earn additional compensation if they bring on a new client. In that case, the employee is compensated with a percentage of the revenues from that client, which does not increase the fee for the client but may create an incentive for the employee to encourage the client to increase the size of his or her account with Ryan Investments.

## Disciplinary History

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→ As a financial professional do you have any disciplinary history? No. Please visit [Investor.gov/CRS](http://Investor.gov/CRS) for a free and simple search tool to research us and other financial professionals.

## Additional Information

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To learn more about Ryan Investments and the services we provide, and to request a copy of the relationship summary, please go to [www.ryaninvest.com](http://www.ryaninvest.com). There, you can also print out copies of all our disclosures. Feel free to call us at 970-429-1100 during business hours to chat.

→ Who is my primary contact person? Is he or she a representative of an investment advisor or a broker-dealer? Who can I talk to if I have concerns about how this person is treating me?