River Capital Advisors, LC 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, 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 Financial Planning Services, Investment Advisory and Portfolio Management Services as well work with other advisers such as insurance professionals, attorney's, and others for our retail investors. We are also owned by and affiliated with a CPA firm, to whom we may refer you if you need tax services. This presents a conflict of interest since we have a financial incentive to refer you to that firm. You are under no obligation to use the services of any business we may refer you to. Detailed information regarding our services, fees 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/133706.

Account Monitoring: If you open an investment account with our firm, as part of our standard service we will monitor your investments on a quarterly basis.

Investment Authority: We manage investment accounts on a discretionary basis whereby we will decide which investments to buy or sell for your account. We have discretion to select, retain or replace third-party managers to manage your accounts. 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 provide advice on various types of investments. Our services are not limited to a specific type of investment or product.

Account Minimums and Requirements: For full financial planning and investment services where we will prepare a financial plan as part of our service we have a minimum portfolio value of $500,000 or annual minimum charge of $5,000. We can waive these minimums at our discretion. For those that fall under these minimums we offer a streamlined automated investment approach with access to planning services but where a full financial plan is not included. The minimum account size or fee for this type of relationship is $100,000 or $750 on an annual basis. The preparation of a financial plan can be added to this service at an additional cost.

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. For detailed information, refer to our Form ADV Part 2A, by clicking this link https://adviserinfo.sec.gov/firm/brochure/133706.

- Asset Based Fees - Payable quarterly in advance. 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.
- Hourly Fees - Payable in that 50% is billed at the start of the engagement and the remaining 50% is due upon completion;
- Fixed Fees - Payable as invoiced;
- Other Advisory Fees - In addition to our fees, third party managers also charge their own fees, which are
separate from our fees.

- Clients pay the following addition fees and/or expenses. Examples of the most common fees and costs applicable to our clients are:
  - Custodian fees;
  - Account maintenance fees;
  - Fees related to mutual funds and exchange-traded funds;
  - 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.

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 consistent with your financial goals. A potential conflict is adding to assets under management with us. However, we believe there is value to having one advisory firm who can manage all of a client's assets in a consistent way, based on their unique goals and objectives. Having multiple advisors can result in inconsistent advice and services. We are also owned by and affiliated with a CPA firm, to whom we may refer you if you need tax services. This presents a conflict of interest since we have a financial incentive to refer you to that firm. You are under no obligation to use the services of any business we may refer you to. See below for more information.

Refer to our Form ADV Part 2A by following this link https://adviserinfo.sec.gov/firm/brochure/133706 to help you understand what conflicts exist.

Key Questions to 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?
The financial professionals servicing your account(s) are compensated by salary and bonus. Their compensation is also based on their experience, expertise and additional business functions they perform. We pay an incentive bonus to our financial professionals if we obtain a client due to the efforts of the financial professional. This presents a conflict of interest since they have a financial incentive to refer you to the firm.

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 904-398-2075 or follow the link provided: https://adviserinfo.sec.gov/firm/brochure/133706.

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?