



Risen Phoenix Capital Advisers, LLC

Form CRS – Client Relationship Summary

September 18, 2025

Risen Phoenix Capital Advisers, LLC (“RPCA”) is registered with the state of Massachusetts as an investment adviser.

There are several types of financial services professionals available to assist with financial needs, offering a range of services and fee structures. Understanding the distinctions between these services—such as the difference between brokerage and investment advisory options—is necessary for making informed choices. This summary explains the types of financial services provided by our firm and outlines the associated fees.

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?

At RPCA, we offer investment advisory services and comprehensive financial planning based on your needs. We provide regular and interim updates to your financial plan, as well as portfolio management services with no typical minimum account size. Our standard portfolio management includes ongoing monitoring of client investments and annual in-depth reviews, along with interim updates when needed. We maintain regular communication to ensure goals are met. Also, we facilitate tax planning and preparation services through our affiliate firm, Kitaya Tax Services, LLC.

Our investment focus is on mutual funds and ETFs, with the option to include individual stocks and other investments when appropriate.

Portfolio management services are provided on a discretionary basis. This means that, upon entering into an agreement with our firm, we are authorized to make investment decisions and execute transactions in your account on your behalf, without requiring your prior consent for each action. However, you retain the right to impose written restrictions on our discretionary authority at any time.

A financial plan documents your current financial position, establishes long-term objectives, and details the strategies necessary to achieve them. Our services include tailored planning for retirement, tax optimization, estate management, education funding, insurance solutions, and additional needs.

We are committed to working collaboratively with you on an ongoing basis to review your plan, adjust goals and strategies as required, and ensure steady progress toward your financial aspirations.

For more information, please call our office or visit our website for a copy of our Form ADV Part 2A Brochure, Items 4 and 7.

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 licenses, education, and other qualifications? What do these qualifications mean?*

What Fees Will I Pay?

We deliver advisory services exclusively for your benefit and receive compensation solely from you. We do not accept commissions or incentives from any third parties in relation to these services. Our investment advisory fee is based on a percentage of your assets under our management and ranges from 0.50% to 1.00% based upon the amount of your assets under our management. Because our fee is based on the amount of your assets under our management, the more assets you entrust us to manage, the more you will pay us for our services. Therefore, we have an incentive to encourage you to increase the amount of assets that you entrust to us.

For comprehensive financial planning, we typically charge a fixed fee, negotiated in advance and based on the complexity of your finances. For specific financial planning services or consulting on special topics, we bill our standard hourly rates.

Your account is maintained by a qualified custodian. You are responsible for expenses related to investing your assets, including transaction costs, brokerage commissions, and mutual fund fees, which are charged in addition to our service fees. Mutual fund and ETF fees and expenses are described in each fund's prospectus and potentially include a management fee, distribution fee, and other fund expenses.

Conversation starters:

- *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?*

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.

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. That's called a fiduciary duty. At the same time, the way we make money creates some conflicts. You should understand and ask us about these conflicts.

Here are some examples:

- Because we receive asset-based fees for portfolio management, we have an incentive to maximize the amount of money you invest with us.
- Some of our professionals may be licensed insurance agents and may earn commissions from insurance products they recommend. This creates a conflict of interest. We address these conflicts through full disclosure and by maintaining our fiduciary duty to act in your best interest.

For more detailed information about our conflicts of interest, please review Items 4, 10, 11, 12, 14 and 17 of our Form ADV, Part 2A.

How do your financial professionals make money?

Our financial professionals are compensated in the form of salary and/or bonus from the revenues we earn from the asset-based, fixed, and/or hourly-based fees you pay for our advisory services.

One of our financial professionals is licensed to sell insurance and may receive commissions from the sale of insurance products. This may create an incentive to recommend certain products.

One of our financial professionals provides tax planning and preparation services through our affiliate tax firm. RPCA may recommend the affiliate to clients in need of such services, although you are under no obligation to use their services. RPCA receives no compensation for such referrals.

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

Yes No

You can visit [Investor.gov/CRS](https://www.investor.gov/crs) for a free and simple search tool to research us and our financial professionals.

Conversation starter:

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

Where Can I Get Additional Information

You can find additional information about our investment advisory services by visiting our website at WWW.RPCAdvisers.com or reviewing our Form ADV Brochure. You can also request a copy of this relationship summary by calling (857) 565-6370] or emailing us at Contact@rpcadvisers.com.

Risen Phoenix Capital Advisers, LLC

Phone: (857) 565-6370

Email: Contact@rpcadvisers.com

Website: WWW.RPCAdvisers.com

Conversation starters:

- *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?*