



### Advisor Platform Quick View

Ridge Capital Advisors LLC's mission can be summarized in 3 bullet points:

1. Reduce client fees
2. Reduce client risk as measured through volatility/standard deviation
3. Maximize client returns based on risk adjusted returns

Our advisor platform is robust and flexible through the use of strategic partnerships and internal expertise. Below are some of the many resources available at Ridge Capital.

#### **Interactive Brokers, IB** – Custodian and securities broker

Interactive Brokers began in 1977 and is a U.S. based broker dealer (Greenwich, Connecticut) with over \$7 billion in consolidated capital conducting business on over 120 market destinations in 31 countries. Their advisor platform offers extreme flexibility and the lowest pricing in the industry as ranked by Investor's Business Daily (see below).

- 2019 Awards
  - Rated #1 – Best Online Broker by Barron's
  - Rated "Best Overall" by Investopedia
  - Rated #1 for professionals by ForexBrokers.com
  - Ranked #1 for "Low Commission and Fees" by Investor's Business Daily
  - Ranked #1 for "Website Security" by Investor's Business Daily
- High interest paid to client accounts on idle cash
- Best Price execution technology
- Client account segregation
- Insured Bank Deposit Sweep Program providing FDIC insurance up to \$2,500,000
- PortfolioAnalyst links accounts and performance in one simple view



#### **Interactive Brokers Wealth Management** – Sub-Advisor relationship

Low-cost access to 28 well-diversified portfolios using data from industry-leading providers like State Street Securities, FTSE Russell, Legg Mason, Wisdom Tree and IB Wealth Advisors. These portfolios are constructed and managed at annual fees as low as .08% and have account minimums as low as \$5,000.



LEGG MASON  
GLOBAL ASSET MANAGEMENT

STATE  
STREET  
GLOBAL  
ADVISORS

WISDOMTREE

- Fractional Shares
- Automatic Rebalancing
- Ease of buying and selling through the IB platform

- Online access for 100% transparency
- Name Recognition
  - State Street is the third largest asset manager in the world and manages **\$2.51 trillion**
  - Legg Mason began in 1970 and manages over **\$750 billion** in assets
  - Wisdom Tree is a New York based asset manager and the fifth largest ETF provider in the U.S. They manage over **\$40 billion** in assets

### **Ridge Capital Advisors models and specifically tailored portfolios**

- Ridge 1 – Conservative – Balanced Growth with a 40% Treasury Bond mix
- Ridge 2 - Conservative growth – Investing globally for balanced growth
- Ridge 3 – Aggressive growth – investing for long-term returns. U.S. and abroad
- Ridge 4 – Invests in out of favor markets around the world
- Ridge 5 – Seeks a high 12-month distribution yield investing in individual stocks and ETF's
- Ridge Value – Invests in individual stocks with very specific value characteristics including low price to sales ratios compared to peer companies

### **American Funds Advisory Shares**

We offer the American family of funds to clients at a low management cost of .50% annually. This is a flat fee arrangement and gives you access to all F2 shares. Shares are held directly on the American Funds platform and statements are direct from American Funds.

American Funds offers numerous advantages, but they are especially valuable for the name recognition, professional management and low minimum deposit options available. 529 plans are also available through the American Funds platform.

### **Riskalyze**

Client risk assessment is a critical component of any advisor/client relationship. Riskalyze is client analysis software that helps drive alignment between clients and portfolios and assesses risk utilizing quantitative technology that sets realistic client expectations.



### **Compliance**

Compliance services offered through REALM Consulting Group, LLC

For questions contact Kelly Kleinsasser at [kelly@ridgecapadvisors.com](mailto:kelly@ridgecapadvisors.com) or 520-544-7607

© 2019 Riskalyze, Inc. All Rights Reserved. "Riskalyze," "Risk Engineering," "Risk Number" and "Risk Fingerprint" are trademarks of Riskalyze, Inc.

For professional use only. Not intended for the general public. All information believed to be accurate at the time of printing. Interactive Brokers, Interactive Wealth management, Riskalyze, State Street, Legg Mason, Wisdom Tree and REALM Consulting are independent companies and are not owned nor they own any portion of Ridge Capital Advisors, LLC.