Greenridge Wealth, LLC

Client Relationship Summary (Form CRS)

CRD #343430 · July 1, 2026

Greenridge Wealth, LLC is registered as an investment adviser with the Texas State Securities Board. This relationship summary is provided voluntarily as a best practice; it is not currently required under Texas law, as Form CRS is a federal requirement applicable to SEC-registered advisers.

Introduction

Greenridge Wealth, LLC is registered as an investment adviser with the Texas State Securities Board (CRD #343430). Brokerage and investment advisory services and fees differ, and it is important for you to understand these differences. 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.

What investment services and advice can you provide me?

We offer discretionary portfolio management, non-discretionary advisory services, financial planning, and retirement planning to individuals, high net worth individuals, trusts and estates, and business entities. As part of our standard services, we review client accounts at least quarterly, with additional reviews triggered by significant market events, changes in your circumstances, or your request. We do not require a minimum account size to open or maintain an advisory account, though we reserve the right to establish minimum requirements in the future.

We offer advice on both a discretionary and non-discretionary basis, depending on what you choose. If you grant us discretionary authority, we can buy and sell investments in your account without asking you in advance, subject to any reasonable restrictions you impose. If you choose a non-discretionary relationship, you make the ultimate decision regarding the purchase or sale of investments. Our services are not limited to proprietary products or a limited menu of investments.

> CONVERSATION STARTERS
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> *"Given my financial situation, should I choose an investment advisory service? Why or why not?"*
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> *"How will you choose investments to recommend to me?"*
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> *"What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?"*

For additional information, please see our Form ADV Part 2A brochure, available upon request.

What fees will I pay?

We charge an asset-based advisory fee of 1.00% annually on assets under management, calculated and billed quarterly in arrears based on the average daily value of your account (fees are negotiable and may be discounted for larger accounts). If you engage us for financial planning instead of or in addition to portfolio management, we charge a flat fee of $500 to $5,000 depending on scope and complexity, or an hourly rate of $750. Because our asset-based fee is calculated on the value of your account, the more assets you have in your advisory account, the more you will pay in fees, and we therefore have an incentive to encourage you to increase the assets in your account.

You may also incur additional costs, such as custodian fees and fees imposed by the investments themselves (e.g., fund expense ratios), which are separate from and in addition to our advisory fee. We do not receive any portion of these third-party fees.

> CONVERSATION STARTER
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> *"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. For example, certain other affiliates within the Greenridge Group family offer other financial services, including insurance, to which we may refer you. We do not pay or receive referral fees between affiliates, and you are under no obligation to use any Greenridge Group affiliate.

> CONVERSATION STARTER
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> *"How might your conflicts of interest affect me, and how will you address them?"*

How do your financial professionals make money?

Our principal investment adviser representative is also the Firm's Manager and, through his ownership of Greenridge Group, LLC (the Firm's sole member), an indirect majority owner of the Firm. His compensation is therefore derived from the Firm's overall profitability rather than a direct percentage of the fees billed to your account, which creates an incentive to grow the Firm's assets under management and revenue generally.

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

No. Neither our Firm nor our financial professionals have any legal or disciplinary events to disclose. Visit Investor.gov/CRS for a free and simple search tool to research our firm and our financial professionals.

> CONVERSATION STARTER
> *"As a financial professional, do you have any disciplinary history? For what type of conduct?"*

Additional Information

For additional information about our services, please see our Form ADV Part 2A brochure, available upon request by contacting us at 956-658-1446 or sgareiss@greenridgegroup.org. If you would like additional, up-to-date information or a copy of this relationship summary, please call us at 956-658-1446 or email sgareiss@greenridgegroup.org.

> CONVERSATION STARTER
> *"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?"*