

CUSTOMER RELATIONSHIP SUMMARY - RCM Investments – January 24, 2025

Riggs Capital Management, LLC (“RCM Investments”) is an investment adviser registered with the US Securities and Exchange Commission. Our investment advisory services and fees can differ from those of a broker-dealer, and it is important for you to understand those differences. You can conduct research on firms and financial professionals at www.investor.gov/CRS, which provides free and simple tools and educational materials for you.

What investment services and advice can you provide me?

We offer investment advisory and financial planning services to investors, namely discretionary portfolio management tailored to your investment goals. We also offer investment advisory services to Employer Sponsored Qualified Retirement Plans.

As our client, we will work with you to understand your personal financial situation and help you determine your investment goals and needs. From there, we will provide you with a portfolio recommendation designed to help achieve those goals and managed according to our financial markets outlook. We accept discretionary authority to manage your account through our advisory agreement. As a discretionary investment adviser, we will have the authority to make investment decisions in your portfolio on your behalf and on an ongoing basis, as long as you are a client. We'll monitor your portfolio regularly and make adjustments as our financial markets views change. Should we forecast market conditions that warrant it, and/or discuss with you a change in your risk tolerance, time horizon, or goals, we may also engage in various defensive strategies in an effort to minimize losses or seek investment returns. We will also communicate with you at least annually (or as often as you prefer) to discuss your portfolio and our financial markets views. We also ask you to keep your financial representative at RCM Investments updated with any changes in your financial situation that may warrant a change to your investment portfolio. Your portfolio will typically be invested in exchange-traded funds, mutual funds, stocks, bonds, alternative investments, cash, and/or other securities.

We work with multiple broker/dealers, where you may have your account custodied. You may choose among the various broker/dealers we work with. Our minimum account size is \$500,000. We may accept smaller accounts at our discretion.

More information about our services is available in our Form ADV 2A Items 4 and 7, which is available at: <https://adviserinfo.sec.gov/firm/summary/120253>

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?***

What fees will I pay?

For our discretionary investment advisory services, you'll pay a fee based on the value of the assets we manage for you, which is calculated and charged quarterly. The annual fee for accounts with \$500,000 or more is based on the following tiered fee structure:

- 1.25% on the first \$1,000,000
- 1.00% on the amount over \$1 million and less than \$3 million
- 0.75% on the amount over \$3 million and less than \$10 million
- Negotiable at \$10,000,000 or more

If you establish a relationship with us to manage accounts with less than \$500,000 combined, they may be billed at an annual rate of 1.50%. Given that our advisory fee is based on total assets we manage for you, we have an incentive to encourage you to increase the amount of assets under our management. While we seek to

keep transactions costs and fees to an absolute minimum, you may periodically pay trading commissions or custodian fees to third party brokerage firms we utilize to custody and make trades within your account. Should we invest in mutual funds or exchange-traded funds, you will pay fees - generally in the form of an expense ratio - to those issuers. If you do not have a managed account with us, and desire to utilize our financial planning services, we may charge a fee of \$500-\$5,000, depending on the complexity of the financial plan. Other services we may offer directly to you through other parties, such as estate or tax planning, may charge you separate fees, which vary. 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.

You may read more information about our fees and services by consulting our Form ADV, Part 2A brochure (specifically Item 5,) available here:

<https://adviserinfo.sec.gov/firm/summary/120253>

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 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 is an example to help you understand what this means.

Some of our advisory representatives hold insurance licenses and can offer insurance products to you. These additional services create conflicts of interest in that your advisory representative may receive compensation for providing investment advice as well as for selling insurance services. These are not all of our conflicts of interest.

Conversation Starters:

- ***How might your conflicts of interest affect me and how will you address them?***

For more information about our conflicts of interest, please review our Form ADV Part 2A, available here:

<https://adviserinfo.sec.gov/firm/summary/120253>

How do your financial professionals make money?

Some of our financial professionals receive a percentage of the advisory fee paid by accounts they manage and they may or may not also receive a salary. The owners of RCM are paid a pro-rata share of the investment advisory revenue exceeding total expenses of the firm.

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

Yes. Visit Investor.gov/CRS for a free and simple search tool to research us and our financial professionals.

Conversation Starters:

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

Please visit our website at www.rcminvestments.com for more information about our services, or contact us at 801-221-7923 to request a free copy of this brochure or our Form ADV Part 2A.