Stone Ridge Advisors, LLC
Form CRS - Client Relationship Summary March 2026

Introduction

Our firm, Stone Ridge Advisors is an investment adviser registered with the Securities and Exchange Commission ("SEC"). Investment advisory and brokerage services and fees differ, and it is important for you to understand the differences. Free and simple sources and 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?

Stone Ridge Advisors provides comprehensive investment management and financial planning services to various types of clients but specializes in self-employed individuals and business owners. When you open an advisory account with our firm, we work with you to understand your current financial situation, existing resources, investment goals, and risk tolerance. Based on what we learn, we design a strategy with you to help you achieve your investment goals through a portfolio of investments, which we monitor at least quarterly. We rebalance your portfolio to meet your changing needs, stated goals and objectives. We offer you advice on a regular basis and contact you at least annually to discuss your portfolio and your financial situation.

Investment Management: Our firm has the authority to manage your investments on a discretionary basis. This means our firm will buy and sell investments in your accounts without requiring your pre-approval. This authority will continue on an ongoing basis until you notify us in writing to discontinue our discretionary investment authority. Certain client accounts not directly accessible to our firm, known as "held-away" accounts, may be managed by our firm with non-discretionary authority. With non-discretionary authority, you have the authority to make the ultimate decision regarding the buying and selling of investments for your account. You may place reasonable restrictions on the types of assets in which Stone Ridge Advisors will invest in your account.

Specialized Financial Planning: Our firm also provides specialized planning services such as estate planning for our clients at additional charge.

Account Minimums and Other Requirements: Our firm has an account minimum of $1,000,000. However, we reserve the right to waive this minimum.

Additional Information: Please see items 4 and 7 in our Firm Brochure which is available online.

Conversation starters: Ask your financial professional the following questions:
- "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 those qualifications mean?"

What fees will I pay?

You will be charged an ongoing fee of up to 1.50% annual rate, automatically debited quarterly from your accounts based on the value of the investments in your accounts. In rare cases we may charge an ongoing quarterly flat fee instead. The fees are primarily charged in advance as a percentage of the value of the assets under management as of the last day of the previous quarter. Accounts held at Betterment are charged in arrears.

Our primary fee schedule is as follows: for assets under management between our account minimum of $1,000,000 and $2,000,000, we charge a minimum fee of $15,000. For additional assets under management between $2,000,000 and $5,000,000, we charge a fixed percentage of 0.65%. We charge a fixed percentage of 0.55% for assets under management between $5,000,000 and $10,000,000. We charge 0.50% for assets under management between $10,000,000At and $20,000,000. Finally, for assets over $20,000,000, we charge a fixed percentage of 0.40%.

Description of other fees and costs: The custodian that holds your assets may charge you a transaction fee when we buy or sell an investment for you. The custodian's transaction fees are in addition to our firm's fees. You may also pay charges

imposed by the custodian holding your accounts for certain investments and maintaining your account. Some investments, such as mutual funds, index funds, exchange traded funds charge additional fees that will reduce the value of your investments over time. Clients with held-away accounts will be charged an additional 0.30% in fees. This additional amount is required because held-away accounts are not directly accessible by our firm and we must employ a third party to access and manage these accounts. The third-party platform our firm uses is Pontera. In certain cases and for specialized planning or consulting services we may charge an additional fee which will be disclosed and subject to agreement before the services are performed.

Additional Information: 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. Please see item 5 of our Firm Brochure which is available online.

Conversation starters: You might ask the following question of a financial professional to start a conversation about the impact of fees and costs on investments:

- 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 must act in your best interest and not put our interest ahead of yours. At the same time, our fees increase with increases in the market value of your accounts. Therefore, we have an incentive to encourage you to increase the amount of money invested in those accounts. Our firm may also charge separate fees for planning or consulting, and, therefore recommending these services may lead to representatives and/or the firm receiving additional compensation.

Additional Information: Please see item 11 in our Firm Brochure which is available online for additional information.

Conversation starters: You might ask a financial professional the following question to start a conversation about conflicts of interests:

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

How do your financial professionals make money?

Our professionals are compensated based on the performance of their roles and responsibilities, as well as the revenue our firm earns.

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

Yes. Mr. Stern has a disclosure history. Details about his history can be found on Mr. Stern's public disclosure report at the SEC'S Investment Advisor public disclosure site located at the following address: brokercheck.finra.org/individual/summary/2382975

Conversation Starters: Ask your financial professional:

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

Additional Information

For additional information on our investment advisory services and to obtain a copy of the relationship summary, go to IAPD at adviserinfo.sec.gov/. To obtain up-to-date information and request a copy of the Customer Relationship Summary, you may call: (212) 431-4676; or email at mark@stoneridgeadv.com

Additional key questions to ask us:

- 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?