

Stone Ridge Advisors LLC
Client Relationship Summary - Form CRS

March 2025

Item 1. Introduction

Stone Ridge Advisors LLC (“Stone Ridge Advisors” or “firm”) 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](https://www.investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing.

Item 2. Relationships and Services

“What investment services and advice can you provide me?”

Stone Ridge Advisors provides investment management and financial planning services to various types of clients but specializes in self-employed individuals and business owners. Clients have ongoing access to a financial advisor and meetings are conducted to understand financial situations, resources, goals and risk profile. We provide individualized financial advice and portfolio management on a discretionary basis. Portfolios generally consist of mutual funds, ETFs, stocks, bonds, options and other public and private securities or investments.

Investment Authority: 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.

Monitoring: your investment portfolio is monitored continuously as part of our standard service. You may place reasonable restrictions on the types of assets in which Stone Ridge Advisors will invest in your account.

Financial Planning: Our firm includes financial planning for our clients at no additional charge.

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 \$750,000. However, we reserve the right to waive this minimum if we see fit.

Additional Information: Please see our [Form ADV, Part 2A Brochure](https://www.stoneridgeadv.com/important-disclosures), specifically Items 4 and 7, or by visiting www.stoneridgeadv.com/important-disclosures and selecting Form ADV 2A on the page.

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?”

Item 3. Fees, Costs, Conflicts and Standard of Conduct

“What fees will I pay?”

Our asset-management fees are assessed quarterly in advance. The fees are primarily charged as a percentage of the value of the assets under management as of the last day of the previous quarter. However, for assets under management between our account minimum of \$750,000 and \$2 million, we charge a minimum fee of \$15,000. For additional assets under management between \$2,000,001 and \$4,999,999, we charge a fixed percentage of 0.65%. We charge a fixed percentage of 0.55% for assets under management between \$5 million and \$9,999,999. We charge 0.50% for assets under management between \$10 million 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: 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 our [Form ADV, Part 2A Brochure](#), specifically Item 5, or by visiting stoneridgeadv.com, and selecting Form ADV 2A at the bottom of the page.

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. However 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 hourly fees or project-based fees for planning or consulting, and, with these services, our firm has an incentive to recommend specific courses of action through the firm’s services that may lead to representatives and/or the firm receiving additional compensation.

Additional Information: Please see our [Form ADV, Part 2A Brochure](#), specifically Item 11, 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.

Item 4. Disciplinary History

“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?”

Item 5. 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

Conversation starters: Ask your financial professional:

- 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?