



Client Relationship Summary (Form CRS)

Rubric Advisors, LLC (CRD #336764)

For Retail Investors
Date: 01/06/2026

Introduction

Rubric Advisors, LLC (“Rubric”) is registered with the State of California Department of Financial Protection and Innovation (DFPI) as an investment adviser. We provide investment advisory services to retail investors and do not provide brokerage services.

Investment advisory services and brokerage services differ, and it is important for you to understand the differences. Free and simple tools are available at www.Investor.gov/CRS, which also provides educational materials about investment advisers and investing.

What investment services and advice can you provide me?

Rubric provides discretionary investment management and financial planning services to individual retail clients. We work closely with you to identify your investment goals and objectives, as well as risk tolerance and financial situation to develop an investment approach. This is offered through two primary programs:

Personal Advisor: A customized advisory relationship where we design, manage, and monitor a diversified investment portfolio based on your goals, time horizon, financial circumstances, and risk tolerance.

Digital Advisor: A discretionary, internet-based advisory service that uses systematic portfolio construction and monitoring through a qualified custodian. Financial planning services are not available for this service.

When you engage us, you typically grant us discretionary authority to make investment

decisions on your behalf without obtaining prior approval for each transaction. We monitor client portfolios on a continuous basis as part of our advisory services. Clients may place reasonable restrictions on their accounts, provided such restrictions are communicated in writing and accepted by us.

For additional details, see Items 4, 7, and 13 of our Form ADV Part 2A.

Conversation Starters:

- Given my financial situation, should I choose an investment advisory service? Why or why not?
- How will you choose investments to manage for me?
- What is your relevant experience, including education and qualifications?

What fees will I pay?

You will pay an asset-based advisory fee calculated as a percentage of assets under management, as described in your advisory agreement. Advisory fees are generally billed quarterly in arrears.

Because our fees are based on assets under management, we have an incentive to encourage you to increase or maintain assets in your account.

In addition to our advisory fees, you may incur other fees and expenses, including custodial fees, transaction charges, and fees associated with mutual funds, ETFs, or other investment vehicles.

You will pay fees and costs whether you make or lose money on your investments. Fees and costs reduce the amount of money you make over time.

For more information, see Item 5 of our Form ADV Part 2A.

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?

When we act as your investment adviser, we are held to a fiduciary standard that requires us to act in your best interest and not place our interests ahead of yours.

Our compensation structure and affiliations create certain conflicts of interest. For example, because we receive asset-based fees, we have an incentive to encourage clients to increase assets under management. Rubric Advisors is affiliated with Rubric Associates LLC (doing business as Rubric Financial), which may create potential conflicts that we disclose and mitigate.

We will recommend that you open your account with qualified custodians, where we maintain an institutional relationship. We do not receive commissions from custodians for client referrals. We may receive non-cash benefits such as technology support or service enhancements from custodians, which we disclose in our Form ADV.

We manage conflicts through disclosure and policies designed to promote fair and objective advice.

Conversation Starter:

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

How do your financial professionals make money?

Our financial professionals receive compensation based on the revenue generated from our services. This means that our financial professionals have an incentive to increase the asset size in the relationship. Our professionals do not receive commissions for recommending investments.

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

No. You may visit www.Investor.gov/CRS to research our firm and financial professionals.

Conversation Starter:

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

Additional Information

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Conversation Starters:

- Who is my primary contact person?
- Is that person a representative of an investment adviser?
- Who can I talk to if I have concerns about how I am being treated?

Form CRS Update Log

The following table documents material updates made to this Client Relationship Summary in accordance with Form CRS requirements.

Date	Description of Material Changes
01/06/2026	Initial Form CRS filing

Rubric Advisors, LLC will update and deliver this Form CRS to retail investors as required by applicable regulations.