Bayridge Securities, LLC

Client Relationship Summary (Form CRS)

Date: **June 11, 2026** | *CRD No.* **155765**

Introduction

Bayridge Securities, LLC (“Bayridge”, “we,” “us,” or “our firm”) is registered with the U.S. Securities and Exchange Commission (SEC) as a broker-dealer and is a member of the Financial Industry Regulatory Authority (FINRA) and the Securities Investor Protection Corporation (SIPC). We are not registered as an investment adviser. 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, and **brokercheck.finra.org**, which provides pertinent facts including disciplinary history about member firms and individual registered representatives.

What investment services and advice can you provide me?

We offer brokerage services primarily to corporations, institutional clients and institutional investors. We may, on a limited basis, offer brokerage services to retail investors who meet certain standards of Qualification and/or sophistication as investors. **Principal brokerage services offered to retail investors may include buying and selling securities, preparing and executing orders in various investments, including equities, fixed income, mutual funds, equity-linked securities, standardized equity Options, or private placements.**

Recommendations. We do not make recommendations to retail investors. Retail investors make the ultimate decision regarding the purchase or sale of any investment.

- **Monitoring.** Unless we agree otherwise, we do not monitor your portfolio or investments on an ongoing basis. Your financial professional may voluntarily review your holdings from time to time, however these voluntary reviews do not constitute an ongoing monitoring service.
- **Investment authority.** You make the ultimate decision regarding the purchase or sale of your investments. Bayridge does not accepted discretionary authority of accounts or investments.
- **Limited investment offerings.** We do not limit offerings to proprietary or a limited menu of products. We may offer proprietary or non-proprietary products at any time.
- **Account minimums and requirements.** Retail account holders are not subject to account minimums, but must be either Qualified or Sophisticated, and must also must exhibit a demonstrable correlation to the product or investment being offered.

For more detailed information about our services, see **https://www.bayridgesecurities.com**

Conversation Starters — ask your financial professional:

- *Given my financial situation, should I choose a brokerage 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?

Transaction-based fees. Corporate issuers of placements and offerings of securities will pay fees directly to Bayridge for investments made by you. You will be charged more when there are more trades in your account, and our firm may therefore have an incentive to encourage you to trade often.

Other fees and costs. Because we are being paid fees, we have an incentive to encourage an investor to invest in our offerings. The fee is not paid directly by you but still causes a conflict between your interests and ours because it increases the costs associated with the offering.

The fees payable to Bayridge vary depending on the issuer and type of security, and investors should always consult the final offering materials for each investment to understand the fees and costs associated with an investment. Typically, company issuers will pay Bayridge fees of 3% to 5% for debt raises and commissions of 5% to 10% for common or preferred stock investments. Alternative asset funds generally pay fees ranging from 1% to 2.5% of the amount invested. Hedge funds and similar financial vehicles typically pay a percentage of management fees or performance fees/incentive fees on the capital raised (usually between 10% to 20%). Please ask about these fees if you have any questions.

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.

Conversation Starters — ask your financial professional:

- *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 providing recommendations? How else does your firm make money and what conflicts of interest do you have?

Standard of conduct.

We do not provide recommendations. 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 services we provide you. Here are some examples to help you understand what this means.

Examples of ways we make money and conflicts of interest: Bayridge represents offerings of securities that generate fees based on the amount of the offerings sold. We have an incentive to maximize the amount of the offerings that we sell, which could cause a conflict of interest.

Conversation Starters — ask your financial professional:

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

How do your financial professionals make money?

Bayridge and the financial professionals registered with it, receive commissions for the sales of securities offered through us. The compensation structure for every offering may be different. For information regarding a specific offering, please refer to the offering memorandum and disclosure consent form.

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

Yes. Disclosures for our firm or our financial professionals can be found by going at www.investor.gov/CRS.

Conversation Starters — ask your financial professional:

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

Additional Information

You can find additional information about our brokerage services and request a copy of the Client Relationship Summary by calling us at (415) 295-4785.

Conversation Starters — ask your financial professional:

- *Who is my primary contact person? Is he or she a representative of a broker-dealer? Who can I talk to if I have concerns about how this person is treating me?*