

March 06, 2024

Eagle Ridge Investment Management, LLC

Registered with the Securities and Exchange Commission (SEC) as an Investment Advisor.

It is important for you to understand the difference between broker-dealer and investment advisory services and fees. The SEC provides free and simple tools to research firms and financial professionals at www.investor.gov/CRS which also provides educational materials about firms, professionals, and investing.

What investment services and advice can you provide me?

Eagle Ridge provides investment advisory services to retail investors such as individuals and families, trusts, pension plans, and retirement accounts through separately managed accounts. Our portfolio strategies typically emphasize investments in common stocks and fixed income exchange traded funds. On occasion we may own preferred stocks, U.S. Government and Agency securities, corporate bonds, convertible securities, options, master limited partnerships (MLPs), real estate investment trusts (REITs) and mutual funds.

As part of our standard services, Eagle Ridge manages client portfolios on a discretionary basis from account inception which is memorialized in the investment management agreement. In some instances, we work with clients on an advisory (non-discretionary) basis whereby the client makes the ultimate decision regarding the purchase or sale of investments. We monitor retail investors' investments on an ongoing basis, to ensure that the accounts are managed in accordance with the investment advisory agreement and reflect the firm's understanding of each client's investment objectives. Included in our services is in-house research, which is the basis for our investment decisions. Eagle Ridge portfolio managers are readily available to discuss and advise on any aspect of the investment accounts, including but not limited to investment objectives, portfolio holdings and performance.

Eagle Ridge issues quarterly written reports to its retail investors. These written reports generally contain a list of assets, investment results, statistical data related to each client's account, and a bill summary.

Eagle Ridge may provide financial planning for retail investors.

Eagle Ridge prefers an investment relationship of \$1 million. Many of Eagle Ridge clients are multi-generational families for whom we accept an account of a lesser value.

For additional information about our services and investment process, see Form ADV, Part 2A Brochure, Item 4 and Item 7, and visit our website at www.eagleridgeinvestment.com

You should consider asking your financial advisor the following green highlighted 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 these qualifications mean?

What fees will I pay?

Eagle Ridge is compensated through management fees that it charges directly to clients. Our fees are based on the market value of the managed assets of a client's account on the last day of the calendar quarter. Clients' fees are generally billed quarterly in arrears; however, some clients pay fees in advance of services rendered. The fee for assets managed for any period of less than a full quarter is pro-rated accordingly. When a client has multiple accounts within a relationship with Eagle Ridge, the assets in these accounts will be combined for purposes of calculating the management fee, and the fee will be allocated across these accounts on a pro-rated basis, or as directed by the client.

Generally, the greater the assets in your account, the greater the dollar amount you will pay in management fees. Eagle Ridge is incentivized to increase the assets in your account.

Our standard fee schedule has breakpoints as asset levels increase which trigger lower fee rates.

Clients must also have a relationship with a qualified custodian. Eagle Ridge may recommend banks or brokerage firms to serve as custodians. Some custodians charge fees to custody assets. In selecting brokers or dealers for client transactions, the firm seeks the most favorable execution terms for clients. However, you may have to pay a trading commission to the broker or dealer. Some clients request that their trades be directed to particular brokers; in these instances, trading commissions may be higher.

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.

For more details on Eagle Ridge's fees and compensation, see Form ADV, Part 2A Brochure, Item 5.

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 advisor? How else does your firm make money and what conflicts of interest do you have?

When we act as your investment advisor, 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 are some examples to help you understand what this means.

Eagle Ridge is compensated based upon the asset value of retail investors' investments. Eagle Ridge non-owner employees receive a cash incentive based on the asset value of any retail investments they introduce. This example could present a conflict if we encourage you to invest with Eagle Ridge simply to increase the assets in your account(s).

Eagle Ridge only makes money from investment advisory services, which is a percentage fee of the assets held. Eagle Ridge does not receive compensation from the trading of securities or other investment products.

For more detailed information please see Form ADV, Part 2A Brochure.

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

How do your financial professionals make money?

All financial professionals are paid an annual salary, which is based upon the complexity of their role, their educational background, and their experience. Professionals may also receive a discretionary bonus based on their contribution to the firm. Compensation is not related to the amount of assets they service. Professionals are not compensated for the sale of securities or other investment products, including distribution or service fees from the sale of mutual funds.

Non-owner employees are eligible to receive an incentive payment for assets they introduce to the firm. Financial professionals who are equity owners may receive additional compensation based upon the success of the firm.

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

No.

Visit www.investor.gov/CRS for a free and simple search tool to research Eagle Ridge and its professionals.

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

For additional information see Forms ADV Part 1 and 2, our website at www.eagleridgeinvestment.com, and www.investor.gov/CRS.

Or contact one of the partners, David Laidlaw or John Knox at 203-227-4515, with any questions, or to request a hard copy of Form CRS or Forms ADV Part 1 and 2.

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