



Client Relationship Summary (Form CRS/Form ADV Part 3) – March 2026

Item 1: Introduction

Rydar Equities, Inc. (“Rydar”, “we”, our “Firm”) is registered with the Securities and Exchange Commission as an Investment Advisor. Clients and prospective clients should be aware that services and fees differ between investment advisory services and brokers, and the retail investor needs to understand the differences. Free and simple 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?

Our firm offers investment advisory services to retail investors on a discretionary basis, meaning we select the securities to be bought and sold for you without asking in advance. We specialize in equity and fixed-income investments through individual accounts. We will work with you to examine your current financial situation and financial goals, to understand your risk tolerance and investment time horizon, and to develop your overall financial plan/investment strategy. You may place restrictions on your account in writing to us. We will review your account when you add or withdraw funds or change your investment objectives. We generally require a client to maintain an aggregate amount of \$100,000 in assets to either open or maintain a relationship with the Firm. Additional information regarding relationships and services can also be found in items 4 and 7 of the Firm’s Form ADV Part 2A.

CONVERSATION STARTER: 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?

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

What fees will I pay?

You will pay Rydar Equities a quarterly management fee based on a percentage of your assets under management. The more money you invest with Rydar the more fees you will pay; therefore, we have an incentive to encourage you to increase your assets in your account. Some investments, such as mutual funds/ETF’s and other investments managed by third parties such as Blackrock, may

impose additional fees (e.g., internal product-level fees). For additional information regarding our fees, please see item 5 of the Firm's Form ADV Part 2A.

CONVERSATION STARTER: *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 are charged with acting as fiduciaries on your behalf. We must act in your best interest and not put our interests ahead of yours. In the event we identify potential conflicts between your interests and our interests, we will disclose such conflicts. You should understand and ask us about these conflicts because they can affect the investment advice we provide you. To help you understand what this means, see the heading immediately below.

CONVERSATION STARTER: *HOW MIGHT YOUR CONFLICTS OF INTEREST AFFECT ME, AND HOW WILL YOU ADDRESS THEM?*

How do your financial professionals make money?

Primarily, we receive fee-based compensation for the investment advisory services we provide to you.

Item 4: Disciplinary History

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

No. Please visit [Investor.gov/CRS](https://www.investor.gov/CRS), for a free and simple tool to research our firm and financial professionals.

CONVERSATION STARTER: *AS A FINANCIAL PROFESSIONAL, DO YOU HAVE ANY DISCIPLINARY HISTORY? FOR WHAT TYPE OF CONDUCT?*

Item 5: Additional Information

For additional information regarding our fees, services, and conflicts, please see our Form ADV Part 2A, or visit our website at www.rydarequities.com, Please contact Rydar Equities, Inc. at 432-634-8673 for more up-to-date information or request a copy of this client relationship summary.

CONVERSATION STARTER: *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?*