

Item 1. Introduction

Part 3 Form ADV/CRS

RSD Advisors, LLC

December 15, 2022

RSD Advisors, LLC is registered with the Securities and Exchange Commission (SEC) as an investment adviser. Brokerage and investment advisory services and fees differ, and that 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.

Item 2. Relationships and Services *What investment services and advice can you provide me?*

We offer to retail investors and small businesses investment advisory and financial planning services. Financial planning can be a full financial plan using financial planning software or a more focused review on questions where a client needs more simple financial planning and general advice. Such planning can be billed either on a flat fee for a larger plan or on a per hour basis for a simpler engagement. This will be fully disclosed in advance including the billing rate. We manage funds on a fully discretionary basis, which includes monitoring client accounts on a frequent basis- at least weekly. Fully discretionary basis means that we have authority to execute investment changes without checking with the client before making any trades for the client. The firm does not offer proprietary products, we have open architecture- this means that we make investments either directly in securities or from funds from providers we feel offer the best value to our clients. We do not have a minimum account size.

For additional information

https://files.adviserinfo.sec.gov/IAPD/Content/Common/crd_iapd_Brochure.aspx?BRCHR_VRSN_ID=782947

Questions to ask your financial adviser:

-Given my financial situation, should I choose an investment advisory service? Why or why not? -How do you choose which investments to recommend to me? -Ask your advisor(s) what relevant experience, including licenses, education, and any other qualifications he or she might have. Can you explain what these qualifications mean?

Item 3. Fees, costs, conflicts, and standard of conduct**What fees will I pay?**

There are several fees you may pay for investment advisory services and for custody services. RSD Advisors charges fees based on the amount of assets you have with them under management. This is expressed as a percentage and published fees are on a sliding scale. For larger accounts or in special situations fees can be negotiable. Fees are charged quarterly. The firm takes fees after each quarter and does not take fees in advance. There are separate custody fees depending on where the account is held. In some cases, custodians do not charge fees directly for trades and other services but make income in other ways from their clients. Custody fees depend on which custodian the client chooses to use and are disclosed separately from RSD Advisory fees. Custodians may charge a client maintenance fee, fees to deliver hard copies of statements, and fees to buy or sell funds on a centralized mutual fund platform. As mentioned in section 2, planning fees depend on the scope of the work and are separate from investment advisory fees. They are disclosed prior to the engagement. Mutual funds (of all types) typically charge asset management and other fees that are in addition to any fees that RSD Advisors may charge you. There can be conflicts of interest with an adviser who charges fees based on assets under management. An adviser in this case can have an incentive to encourage an investor to add assets to his or her account to benefit the adviser for example.

For additional information

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You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce the amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying.

For additional information please see

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Ask you financial professional or investment adviser:

-Help me to 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?

Ask your financial adviser:

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?

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

We may trade for our own account securities which you own- this might cause a conflict when buying or selling as to who gets to execute their trade first which can affect the price. When we act as your investment adviser, as a fiduciary, 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.

We do financial planning see discussion item 2 above. See our code of ethics item 11 on our firm brochure link below to see how we handle conflict of interests.

For additional information please see

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How do your financial professionals make money?

RSD Advisors is currently a single member LLC and as such, the owner, Richard Daskin acts as sole member. Thus, fees paid to the firm after expenses are earned by Mr. Daskin. Thus, any conflict of interest is shared by the firm and Mr. Daskin.

Item 4 Disciplinary History

Do you have any disciplinary history?

No for our firm and no for our individual financial professionals.

For a free simple search tool to research us please visit investor.gov/CRS

Item 5

Additional Information

For additional information about our services

https://files.adviserinfo.sec.gov/IAPD/Content/Common/crd_iapd_Brochure.aspx?BRCHR_VRSN_ID=782947

Ask your adviser or financial professional

-Who is my primary contact person-Is this person a representative of an investment advisor or a broker-dealer?

-Who can I speak to if I have concerns about how this person is treating me?