



June 24, 2020

Form CRS – Riverbend Capital Advisors, LLC

Riverbend Capital Advisors, LLC is currently registered as an investment adviser with the Securities & Exchange Commission. Brokerage and investment advisory services and fees differ, and it is important for you to understand the difference. Free and simple tools are available to you to research firms and financial professionals at www.investor.gov/CRS which also provides educational materials about broker-dealers, investment advisers, and investing.

What investment services and advice can you provide me?

We provide investment advisory services to retail investors including portfolio management and financial consulting. For portfolio management services we offer direct management of your bond portfolio and develop a tactical portfolio to align with your investment policy statement. In financial consulting, we review, on an ad hoc basis, your bond portfolio and make observations as to structure and credit quality and make recommendations for any changes. There are no limitations on those services. We monitor the investments for all our clients for whom we provide portfolio management services. Our monitoring is an ongoing process with a view as to portfolio structure, strategy, and adherence to your investment policy and benchmarks. We may also do reviews upon material changes in market conditions, when there are changes to tax laws, new investment information is available, or there are changes in your own financial or personal situation. Generally, we act with discretionary authority as a portfolio manager which allows us to purchase and sell securities without seeking your permission prior to trading. We are not limited in trading except by your known, identified restrictions. We invest primarily in municipal bonds, U.S. Treasuries, and corporate bonds. We have an account minimum of \$250,000 to open or maintain an account. *For additional information about our services, please see our firm's website at www.RiverbendCapitalAdvisors.com or our Form ADV, Part 2A, Item 4, Advisory Business, Item 13, Review of Accounts and Item 16, Investment Discretion at <https://adviserinfo.sec.gov/firm/summary/157117>.*

Questions to Ask Us:

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?

We charge a fee for our portfolio management services, quarterly in arrears, based upon the value of your portfolio as of the last day of the current quarter or on the average daily balance of the quarter. An asset-based fee means that if the value of your portfolio increases, our fees increase. Therefore, it is an incentive for us to encourage you to add assets to your account. We also charge fees on a set basis for limited scope financial consulting engagements. In addition to our fees, you may pay a transaction fee to your custodian for the processing of a trade. We do not participate in any of these fees. *For additional information, please see our Form ADV, Part 2A, Item 5, Fees and Compensation at <https://adviserinfo.sec.gov/firm/summary/157117>.*

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.

Question to Ask Us:

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 must act in your best interest and not put our interest ahead of yours. At the same time, the way we make money (asset-based fees) creates some conflicts with your interest. You should understand and ask us about these conflicts because they can affect the investment advice, we provide to you. Here are some examples to help you understand what this means.

As previously disclosed, an asset-based fee has an inherent conflict of interest because the more money you put in your account, the more fees we earn. *For additional information, please see our ADV, Part2A, Item 14, Client Referrals and Other Compensation at <https://adviserinfo.sec.gov/firm/summary/157117>.*

Question to Ask Us:

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

How do your financial professionals make money?

Our financial professionals are compensated by salaries that derive from advisory fees and financial consulting fees received from our clients. *For additional information, please see our ADV, Part2A at <https://adviserinfo.sec.gov/firm/summary/157117> Item 5, Fees and Compensation.*

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

No, neither our firm nor any of our associated persons has any disciplinary or legal history. You may go to www.Investor.gov/CRS for a free and simple search tool to research us and our financial professionals.

Additional Information

You may obtain additional information by viewing our current ADV, Part2A at <https://adviserinfo.sec.gov/firm/summary/157117> or our website at www.RiverbendCapitalAdvisors.com or requesting a copy of our relationship summary by calling 312-948-5100. The Form CRS is also posted to our website.

Question to Ask Us:

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