May 20, 2026

REGATTA
RESEARCH & MONEY MANAGEMENT

SEC FORM CRS – CUSTOMER RELATIONSHIP SUMMARY

Introduction

Regatta Research and Money Management is an investment advisor registered with the Securities and Exchange Commission (SEC). Brokerage and investment advisory services and fees differ, and it is important for you to understand the differences. The SEC offers free and simple tools to research firms and financial professionals at Investor.gov/CRS which also provides information tailored to educate retail investors about financial professionals.

What investment services and advice can you provide me?

We offer the below principal investment services to retail investors:

- Portfolio Management Services
- Money Manager Programs

As part of our standard service, each of the services listed above include the provision of continuous advice to you or investing your account based on your particular circumstances. Our Money Manager Programs include our Portfolio Manager Services along with our review and selection of independent third party investment advisers whose investment philosophies and additional investment opportunities are in line with your particular circumstances.

We monitor your investments on an ongoing basis for assets that are held by custodians we utilize. We will not monitor your assets that are not held with custodians that we normally utilize or that you self-direct. For these services listed above, we have broad discretionary authority over the investment of your assets. When you hire us to provide discretionary asset management services, we place trades in your account without contacting you to obtain your permission prior to each trade to determine the security to buy or sell and/or determine the amount of security to buy or sell. You give us discretionary authority when you sign a discretionary agreement with our firm, and that discretionary authority will continue until you notify in writing to switch.

You may impose reasonable restrictions on investing in certain securities, types of securities, or industry sectors, provided the restrictions are listed in your investment policy statement. You may also change or amend such limitations by providing us with written instructions regarding the revised restrictions.

We have no restrictions on the types of investments for which we provide advice, and we do not offer proprietary products or a limited menu of products or types of investments.

There are no account minimums to open or maintain accounts.

We also offer non-discretionary services, which means that you make the ultimate decision regarding the purchase or sale of investments. We do not monitor client accounts for the non-discretionary services listed below:

- Financial Planning Services
- Investment Consulting Services

For additional information including minimum investment amounts, please see RegattaResearch.com or adviserinfo.sec.gov/firm/summary/113181 for our Form ADV, 2A brochure (Items 4 and 7 of Part 2A).

Ask your financial professional:
– 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 assess our fees quarterly, and they are disclosed in our Form ADV Part 1A, Item 5.E. and more fully described in our Form ADV Part 2A, Items 5.A., B., C., and D. Some fees create conflicts of interest described below and in more detail in our firm's Part 2A.

- When we charge you asset based fees for our Portfolio Management Services, more assets in the account will cause you to pay more in fees, and therefore we have an incentive to encourage you to increase the amount of money we manage for you.
- When our firm charges you hourly fees for our Financial Planning Services or our Investment Consulting Services, more hours we spend will cause you to pay more in fees, and therefore we have an incentive to spend more time to increase your fees.

There are other fees and costs related to our investment advisory services and investments in addition to the principal fees and costs listed above that you will pay directly or indirectly. For example, if a third party investment advisor is utilized, their fee will be separate from our advisory fees, and this layering of fees will lower your overall investment returns. Our firm does not receive any portion of the fee paid to the third party investment advisor.

Other common fees and costs applicable to you could include custodian fees, account maintenance fees, fees related to hedge funds, private investment companies, mutual funds and variable annuities and other transactional fees and product-level fees. Our firm does not receive any portion of these fees.

Additional Information:
Past performance is no guarantee of future success. There is no guarantee of a profit. However, you will pay more if your investments appreciate in value and less if they decline. 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 detailed information about our fees and costs, please review our Form ADV, Part 2A brochure (specifically Items 5.A., B., C. and D.) which can be found at adviserinfo.sec.gov/firm/summary/113181.

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 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 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.

- The more assets there are in your investment account(s), the more fees you will pay, and the firm has incentive to grow our business by encouraging you to increase the assets in your account(s). For example, recommending rollovers from retirement plan assets such as 401(k) accounts to an Individual Retirement Account (IRA) potentially, can benefit a client, for example, by significantly expanding the number of investment choices and lowering internal investment expenses, but our services can increase the amount of advisory fees you will pay.
- Arrangements with custodians of your assets also present a conflict of interest due to services that are beneficial to us when we recommend you use them to maintain custody of your financial assets. For example, from time to time Regatta receives from certain broker/dealers, trust companies, mutual funds, variable annuities and other Investment Advisors computer software and services related to account management which permit Regatta to transmit trading instructions and receive account information, including trade confirmations and account inventories electronically via computer modem. Occasionally, these entities will provide financial assistance to advisers for, among others: conferences, business development assistance, employee training programs, travel and lodging expenses for meetings and seminars held at remote locations, and gifts of nominal value as permitted under applicable regulations. Increased transaction fees are not incurred by Regatta's Clients for the assistance rendered by these entities.

Ask your financial professional:
– How might your conflicts of interest affect me, and how will you address them?

Additional information:
For more detailed information about our fees and costs please review our Form ADV, Part 2A brochure, Items 5.A., B., C. and D.) which can be found at adviserinfo.sec.gov/firm/summary/113181.

How do your financial professionals make money?

We pay our professionals cash in the form of a base salary and/or profit sharing based on the value of their clients' accounts. Therefore they have the opportunity to earn more by increasing assets and growing the company and investing in riskier investments to increase your account's overall performance. They also generate more income when the underlying investments increase in value and less when they decline.

We do not accept any commissions, 12b-1 fees, or other compensation generated from the purchase of sale of securities in our clients' accounts. We do not accept any incentives or rewards, including prizes, such as trips or bonuses, for recommending certain types of investments.

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

No, our firm has no reportable disciplinary events to disclose. Visit **Investor.gov/CRS** for a free and simple search tool to research our firm and our financial professionals.

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 services and request a copy of the relationship summary by visiting RegattaResearch.com, emailing at Info@RegattaResearch.com or calling us at (800) 932-0017 or (504) 831-4636.

Ask your financial professional:
– 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?