BBAE Advisors LLC ADV Part 3 – Form CRS (Customer Relationship Summary)

March 26, 2026

Introduction

BBAE Advisors ("***BBAE***") is an investment adviser registered with the Securities and Exchange Commission (the "***SEC***"). Brokerage and investment advisory services and fees differ, and it is important that you understand the differences. The SEC provides free educational materials about investment advisers, brokerage services, and investing and offers simple tools to help you research firms and financial professionals at www.investor.gov/CRS.

What investment services and advice can you provide me?

BBAE is an investment adviser registered with the SEC. BBAE is a robo-adviser offering discretionary portfolio management services through a wrap fee program, the MyAdvisor Program ("***MyAdvisor Program***"). The MyAdvisor Program is provided via BBAE's proprietary platform located at www.bbae.com (the "***Website***") and available through a mobile application (collectively, the "***Platform***"). Additional information about BBAE's products and services is provided in the Firm's Form ADV Part 1, which is available at http://www.adviserinfo.sec.gov. The Firm encourages visiting the Website for additional information. BBAE will offer you a portfolio of investments based on your risk tolerance to achieve your investment goals and regularly monitor your account. BBAE's clients ("***Clients***") consist of individual investors (natural persons), corporate investors, and trust accounts.

The MyAdvisor Program provides Clients with access to equity-based portfolio management that leverages the principles of smart beta utilizing MarketGrader's proprietary quantitative analysis and indices and ETF-based portfolio models that are rebalanced according to macro/micro-economic factors, market conditions, and market activity. If you open an advisory account, you will pay an ongoing asset-based fee each month for our services based on the value of the cash and investments in connection with your advisory account. You can choose an account that allows us to buy and sell investments in your account without asking you in advance (a "***discretionary account***"). Our investment advice will cover a limited selection of investments. Other firms could provide advice on a wider range of choices, some of which might have lower costs.

Additional Information: For more detailed information about our investment advisory business please refer to Item 4 our Form ADV Part 2A ("Disclosure Brochure"), at https://adviserinfo.sec.gov/firm/summary/269900 or at https://www.bbae.com/legal.

Conversation Starters:

- Given my financial situation, should I choose an investment advisory service? Should I choose a brokerage service? Should I choose both types of services? 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?

- The amount paid to our firm generally does not vary based on the type of investments we select on your behalf. The asset-based fee reduces the value of your account and will be deducted from your account.
- Our fees may vary and will depend on the amount of assets in your account. BBAE's annual management fee for the MyAdvisor Program shall generally be a wrap fee of 50 bps (0.50%) of the market value of the assets in the account for Clients which are United States and non-United States residents. The annual management fee will be prorated and deducted monthly.
- Account minimums to participate in the BBAE MarketGrader Portfolios are as follows:
    - Minimum initial investment required is two-thousand dollars ($2,000); and
    - Minimum additional investment amount once the minimum amount is met is two-thousand dollars ($2,000).
    - You will pay fees to a broker-dealer or bank that will hold your assets (called "custody").
- The more assets you have in the advisory account, including cash, the more you will pay us. We therefore have an incentive to increase the assets in your account in order to increase our fees. You will pay fees monthly even if you do not buy or sell.
- The issuer of some of the securities or products purchased for Clients, such as ETFs or other similar financial products, may charge product fees that affect Clients. BBAE does not charge these fees to Clients and does not benefit directly or indirectly from any such fees.
- For a list of fees, please visit our website (https://www.bbae.com/commissions-and-fees).

Conversation Starters:

- 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 advisor, we must 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. For example:

You may also open a self-directed brokerage account through the Platform with Redbridge Securities LLC ("***Redbridge Securities***"). Redbridge Securities is also the broker-dealer of record for BBAE Advisors LLC. This may also conflict with your interests. Here are some examples to help you understand what this means:

- **Payment for Order Flow and Interest Sharing:** *We receive compensation in the form of credit interest, payment for order flow, or other forms of compensation.*
- **Revenue Sharing:** *We have an incentive to offer certain investments, such as Initial Public Offerings (IPOs), because the manager or sponsor of those investments shares with us the revenue it earns on those investments.*
- **Fully Paid Stock Lending Program:** *If you participate in our Fully Paid Stock Lending Program, we will lend out securities held in your account to other market participants. We earn revenue by lending out these securities and share a portion of this revenue with you. This creates a conflict of interest as we have an incentive to encourage you to participate in the program.*
- **Sweep Program Revenue:** *If you participate in the Apex FDIC Sweep Program, we earn revenue on the difference between the interest rate Program Banks pay to Apex and the amount of interest, if any, paid to you.*

When you open a brokerage account, if you are a non-U.S. resident, you are required to establish a Redbridge Finance account, where your cash may qualify for enhanced pass-through FDIC insurance. Redbridge Finance earns revenue on the spread between the interest earned on your funds and any interest paid to you, which creates an incentive for us to encourage you to maintain both your advisory account with BBAE and your funds in the Redbridge Finance Account. Additionally, all Redbridge Securities brokerage accounts are enrolled in the Apex FDIC Sweep Program, which provides FDIC insurance through participating banks and generates revenue on the interest rate spread. You may opt out of either program at any time by contacting us. Redbridge Finance, BBAE, Redbridge Securities, and dSPAC Digital are wholly owned subsidiaries of BBAE Holdings LLC.

Conversation Starters:

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

How do your financial professionals make money?

We pay our financial professionals an annual salary as well as a discretionary bonus based on their individual job performance.

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

No. We encourage you to visit investor.gov/CRS for a free and simple search tool to research our firm and our financial professionals.

Conversation Starters:

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

Additional Information

For additional information about our brokers and services, visit investor.gov/crs, BrokerCheck (BrokerCheck.Finra.org), our websites (bbae.com and dspac.com), and your account agreement. If you have a problem with your investments, account, or financial professional, or you would like to request a copy of this relationship summary, please contact us in writing at support@rbsecurities.com or call 800-950-5266.

Conversation Starters:

- 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?