Rubicon Capital Advisors

September 2026

Customer Relationship Summary

Helping you make an informed decision — Form CRS

Introduction

Cadia Capital Advisors, LLC dba Rubicon Capital Advisors, LLC (“Rubicon”) is registered with the Securities and Exchange Commission ("SEC") as a broker-dealer and is a member of the Financial Industry Regulatory Authority ("FINRA") and Securities Investor Protection Corporation ("SIPC").

Free and simple tools are available for you to use at https://www.investor.gov/CRS, a website maintained by the SEC, to research the Firm and our financial professionals. These tools can provide you with educational materials about broker-dealers and securities transactions.

This relationship summary provides information that helps you make an informed decision about whether or not to invest with us and will answer the following questions:

- What investment services can you provide me?
- What fees will I pay?
- What are your legal obligations to me when providing recommendations as my broker-dealer?
- How else does the firm make money and what conflicts of interest do you have?
- How do your financial professionals make money?
- Do you or your financial professionals have legal or disciplinary history?
- Where can I find additional information?

Terms to know

- A broker-dealer is a firm that acts as an intermediary between buyers and sellers of securities for which they will usually receive a commission and may purchase or sell those securities in/out of their own account.

What investment services can you provide me?

Rubicon offers advisory services for mergers and acquisitions. The Firm also may participate in private placements as a placement agent.

Additional detailed information about these services is available at:

https://rubiconcapitaladvisors.com/

Brokerage Services

When Rubicon is providing advisory service with respect to mergers and acquisitions, its service is to introduce buyers and sellers. Rubicon may aide in the structuring of transactions and/or in conducting due diligence on the involved parties.

When Rubicon is acting as placement agent, its service is to help the issuer raise capital in a private placement transaction.

Investment Advisory Services

Rubicon does not offer investment advisory services.

Conversation corner

Questions you might wish to ask when considering our services:

- Given my financial situation, should I choose a brokerage service?
- 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?

There may be retainer fees or hourly fees applicable to the advisory services of Rubicon. Alternatively, there could be a success fee based on the closing of the transaction. The engagement letter will specify relevant fees as agreed upon by the parties involved.

Rubicon will assess a placement agent fee based on the successful closing of a private placement transaction. This fee is disclosed in the private placement memorandum.

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

Brokerage Services Fees

The principal fees charged as described above, are engagement/placement specific and do not conform to a set schedule.

Rubicon has a conflicts of interest committee, and should a conflict be identified, a plan will be prepared to either mitigate it or disclose it as appropriate.

Investment Advisory Services

Rubicon does not offer investment advisory services.

Other Fees and Costs

No other fees or costs are charged or incurred.

Conversation corner

Questions you might wish to ask when considering our services:

- Help me understand how these fees and costs might affect my investments.
- How might your conflicts of interest affect me, and how will you address them?

What are your legal obligations to me when providing recommendations as my broker-dealer? How else does the firm make money and what conflicts of interest do you have?

Standard of Conduct

We do not provide recommendations subject to Regulation Best Interest. 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 services we provide you. Below are some examples to help you understand what this means.

Rubicon will represent one party through an engagement letter, while the counterparty will be provided with information in order to make an informed decision. Although Rubicon will represent its client with the engagement letter, it is offering information to the counterparty and as such, a potential conflict of interest may arise.

Conversation corner

Questions you might wish to ask when considering our services:

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

Examples of Ways We Make Money and Conflicts of Interest

Rubicon makes money either through retainer, hourly fees, or success fees. Conflicts are reviewed by the Firm's conflicts of interest committee and are then mitigated or disclosed.

How do your financial professionals make money?

Rubicon's professionals are compensated by salary and discretionary bonus.

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

Rubicon's financial professionals do not have any legal or disciplinary history.
FINRA offers https://brokercheck.finra.org/ as a free tool to research the background and experience of financial brokers, advisers and firms.

Where can I find additional information?

You can always ask us for more information and request a copy of this relationship summary at (212) 974 – 2610.

You can find the most updated version of our Form CRS by visiting our BrokerCheck profile at https://brokercheck.finra.org/firm/summary/283566 and clicking on "Relationship Summary".

You can find our Disclosure Statement on our website, https://www.rubiconcapitaladvisors.com/, by scrolling to the bottom of the page and selecting "Disclosure Statement" under "US Regulatory Requirements."

Conversation corner

Questions you might wish to ask when considering our services:

- As a financial professional, do you have any disciplinary history? For what type of conduct?
- Who is my primary contact person? Whom can I talk to if I have concerns about how this person is treating me?