Customer Relationship Summary ADV Part 3 March 31, 2026

Item 1 – INTRODUCTION

Blue Edge Capital, LLC ("Blue Edge Capital") is a SEC Registered Investment Adviser.

Brokerage and investment advisory services and fees differ, and it is important that you understand the differences. Free and simple tools are available to research firms and financial professionals at https://www.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?

Blue Edge Capital offers investment advisory services to retail clients. We meet with you to discuss your investment objectives, goals, time horizon, income requirements and risk tolerance. We then give you advice on how your assets should be managed and we make investment decisions for you. Your assets are invested in portfolios of exchange traded funds ("ETFs") but may also hold stocks, bonds, or mutual funds. We effect trades in your account to help you reach your investment goals. We continuously monitor your account with daily reconciling and reporting to you on your transactions, holdings and account performance. This daily monitoring is part of our standard services.

Our firm provides investment management services on a discretionary basis. By assigning discretionary authority on your accounts to us, you are giving our investment team permission to make trading decisions on your behalf. You can impose reasonable restrictions on our management of your accounts as long as the investment restrictions fit within our investment strategies. For example, some clients have asked us not to sell certain securities where they have a particularly low tax basis. The terms and limitations of this discretionary authority are outlined in the Investment Management Agreement (IMA) that you sign when you open an account with us. Our stated minimum account size is $500,000 although this is negotiable.

Additional information can be found in our Form ADV, Part 2A brochure https://tinyurl.com/2532tn7a.

Item 3 – FEES, COSTS, CONFLICTS, AND STANDARD OF CONDUCT

What fees will I pay?

Our firm charges asset-based management fees, quarterly in advance, based on a percentage of your assets under our management at the end of the previous calendar quarter. The quarterly fee covers all our services, including identification of your investment objectives and restrictions, development and implementation of investment recommendations, monitoring of your transactions and investment results, and reporting to you on a daily, monthly and quarterly basis. Because the fee is based on the assets in your account, we have a financial incentive to increase the assets in your account which ultimately increases our fee. Instead of asset-based management fees, some clients have requested to pay a flat annual fixed fee, prorated quarterly. This is the only fee you will pay to us. Our fees are negotiable.

The fees we charge are separate and distinct from fees and expenses charged by ETFs, which will be recommended to you. A description of these fees and expenses is available in each fund's prospectus. The vast majority of our accounts are custodied at Charles Schwab, who currently does not charge a custodial fee or transaction fees on trades. However, they will charge for transactions such as account wires or overdraft fees.

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. More information about our fees is available in our Form ADV Part 2A https://tinyurl.com/2532tn7a.

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 have to act in your best interest and not put our interests 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, we benefit from the advisory services we provide to you as we are paid based on the value of the assets in your account. More detailed information about conflicts of interest is available in our Form ADV Part 2A https://tinyurl.com/2532tn7a.

How do your financial professionals make money?

Our financial professionals are compensated exclusively with cash salaries and bonuses.

Item 4 – DISCIPLINARY HISTORY

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

No, neither our firm or our professionals have any legal or disciplinary history to be disclosed. We encourage you to visit www.investor.gov/CRS for a free and simple search tool to research our firm and our financial professionals.

Item 5 – ADDITIONAL INFORMATION

Additional information about our firm can be found on our website, www.blueedgecap.com and on the SEC's investor website, www.investor.gov/CRS. Additionally, you may contact the SEC's toll-free investor assistance line at (800) 732-0330. If you have a question or comment about the management of your account, or would like to request a hard copy of this form or our Form ADV, you may email us at info@blueedgecap.com or call us at (804) 673-7401.

Key questions for you to ask

- 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?
- Help me understand how the 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?
- How might your conflicts of interest affect me, and how will you address them?
- As a financial professional, do you have any disciplinary history? For what types of conduct?
- Who is my primary contact person? Is he or she a representative of an investment adviser or a broker dealer? Who should I talk to if I have concerns about how this person is treating me?