



# A Summary of Your Advisory Relationship: FORM CRS

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## Introduction

NEWBRIDGE WEALTH MANAGEMENT, LLC is registered with the Securities and Exchange Commission as an investment adviser. Fees for brokerage and investment advisory services differ among broker-dealers and investment advisers and it is important that you understand the differences. Free and simple tools are available to research firms and financial professionals at [Investor.gov / CRS](https://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?

- > As a registered investment adviser, we offer wealth management and portfolio management services to retail investors.
- > When you hire us for wealth management, we provide advice to help you with your financial goals, including estate planning, retirement, education, asset protection, and tax planning.
- > When you hire us for portfolio management, we provide investment advice and continuous monitoring of your investments.
- > Every client signs an agreement that, in part, gives us discretionary authority to determine the investments to buy and sell in your account. You may impose reasonable restrictions on that authority. We will present our investment approach and an investment policy to you before any investment is bought or sold.
- > We may require a minimum initial or ongoing account size of \$500k for portfolio management.
- > Our investment recommendations are not limited to a menu of products or types of investments, but, in general, we avoid complex products.

### Conversation Starters:

- > Is an investment advisory service suitable for me?
- > How will you choose investments to recommend to me?
- > What is your relevant experience, including your licenses, education and other qualifications? Please help me understand them.

**More detailed information regarding our services can be found in our [Form ADV, Part 2A Brochure](#).**

## What fees will I pay?

- > We charge a fixed fee for our wealth management consulting. It is invoiced quarterly in advance. This creates an incentive to recommend additional advisory services to you for which additional fees would be charged.
- > We charge a percentage of assets under management fee for our portfolio management service. It is also invoiced quarterly in advance. As your assets rise, you may pay a larger fee (Note: The percentage charged is reduced according to a schedule). This format gives us an incentive to encourage you to increase the assets in your account.
- > You may incur additional costs related to the investments in your account, such as custodian fees,

account maintenance fees, transaction costs, surrender charges, wire transfer and electronic fund fees, internal management fees of mutual funds, and other product related fees.

- > You will pay fees whether you make or lose money on your investments, and so it is prudent to measure your investment return as net of expenses. We will help you understand what fees and costs you are paying.

#### Conversation Starters:

- > Help me understand how these fees and costs might affect my investments? If you invest \$10,000, how much do you estimate will go to fees, and how much will be invested for me?

More detailed information regarding fees can be found in our [Form ADV, Part 2A Brochure](#).

## 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 act as your fiduciary. This means 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 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:

- > We receive client referrals from third parties to whom we pay referral fees. This is a conflict of interest because we have an incentive to pay referral fees so the third parties will refer clients to us that they otherwise might not refer to us.
- > We only make money from the fees we are charging clients.

#### Conversation Starters:

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

More detailed information regarding our conflicts of interest can be found in our [Form ADV, Part 2A Brochure](#).

## How do your financial professionals make money?

Our financial professionals are paid a salary and may also be paid a bonus. Any bonus is based on the firm's overall profitability and attainment of pre-set metrics. This is a conflict of interest because it creates an incentive for our financial professionals to recommend our investment advisory services to you.

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

No, please visit [Investor.gov/Background Check](https://www.investor.gov/background-check) for a free and simple 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

Please refer to our [Form ADV, Part 2A Brochure](#) for more information about our services. You may request updated information and a copy of our Relationship Summary by [contacting us](#) at (484) 329-8876.

#### 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?