

## **Bridge Advisory, LLC.**

### **Client Relationship Summary (Form CRS) – January 15, 2024**

Bridge Advisory, LLC (“Bridge Advisory,” “us,” “we,” or the “firm”) is an investment adviser registered with the U.S. Securities and Exchange Commission. Brokerage and investment advisory services and fees differ and it’s important for the retail investor to understand the difference. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://Investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing.

#### **What investment services and advice can you provide me?**

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Bridge Advisory offers investment advisory services to retail clients. These services are a part of our Wealth Management services, which include Financial Planning and Consulting Services as well as Portfolio Management. As part of our Financial Planning and Consulting Services we offer financial planning, budgeting & cash flow management, tax planning services, estate planning services, and insurance analysis and risk management. Our Portfolio Management and investment advisory services generally consist of two suites of portfolio models, the Strategic and Tactical portfolios. We provide our Portfolio Management and investment advisory services on a discretionary and non-discretionary basis. Clients with non-discretionary investment advisory services will be responsible for decisions regarding the sales and purchases of securities. Managed accounts will be reviewed on a regular basis.

*For additional details regarding the types of investment services and advice available to you, please see Item 4 and Item 7 of our [Form ADV Part 2A](#) or Items 4.A and 5 of [Form ADV Part 2A Appendix 1](#) at the following link: [adviserinfo.sec.gov/firm/summary/148282](https://adviserinfo.sec.gov/firm/summary/148282).*

#### **Conversation Starter:**

- *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 licenses, education and other qualifications? What do these qualifications mean?*

#### **What fees will I pay?**

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We charge different fees across each of our services. The advisory fee is subject to negotiation but is generally based on the assets under management and is payable quarterly in advance. The advisory fee will generally cover all Wealth Management services however, we may charge a minimum fee for Financial Planning and Consulting services. This presents a conflict of interest, as the more assets in your account, the more we will earn in fees, so we may have an incentive for you to increase the assets in your account. Clients invested in the Tactical and Strategic Portfolio are responsible for paying brokerage commissions and any trading costs that the custodian of their accounts may charge. Our Financial Planning and Consulting services may be offered separately from investment advisory services on a flat or hourly charge, with the requirement that 50% of the fee be paid in advance and the rest to be paid upon completion of the services. Our flat fees range from \$5,000 to \$10,000, and the hourly fee is \$400.

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 regarding the fees and costs you are paying please visit our [Form ADV Part 1](#) Item 5.E or [Form ADV Part 2A](#) Item 5 and Item 6 at the following link: [adviserinfo.sec.gov/firm/summary/148282](https://adviserinfo.sec.gov/firm/summary/148282).

### Conversation Starter:

- *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 advisor? How else does your firm make money and what conflicts of interest do you have?

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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 to you. Here are some examples to help you understand what this means:

TD Ameritrade Institutional provides us with access to its institutional brokerage in exchange for keeping a certain amount of our client's assets custodied with Schwab. This presents a conflict of interest as we are incentivized to keep client's assets custodied with Schwab to benefit our business interests.

For additional details regarding potential conflicts of interest for our Firm, please see Item 11 and Item 14 of our [Form ADV Part 2A](#) at the following link: [adviserinfo.sec.gov/firm/summary/148282](https://adviserinfo.sec.gov/firm/summary/148282).

### Conversation Starter:

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

### How do your financial professionals make money?

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In addition to the annual salary that we pay to our employees, some Investment Advisor Representatives are compensated indirectly by affiliates for their services. Additionally, some employees may be compensated through affiliated and unaffiliated outside business activities, such as through commissions earned through the sale of insurance products to clients.

For additional details regarding other compensation of our financial professionals, please see Item 14 of our [Form ADV Part 2A](#). (URL link to ADV is provided above.)

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

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No. For a free and simple tool to research us and our financial professionals go to [Investor.gov/CRS](https://investor.gov/CRS).

### Conversation Starter:

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

### Additional Information:

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For additional information regarding our firm or advisory services, please visit the SEC's website [adviserinfo.sec.gov](https://adviserinfo.sec.gov) and search CRD# 148282. Retail investors can also find a copy of our Form CRS at [bridgeadvisory.com](https://bridgeadvisory.com) or by calling the following phone number: (626) 795-3062.

### Conversation Starter:

- *Who is my primary contact person? Is he or she a representative of an investment advisor or a broker dealer? Who can I talk to if I have concerns about how this person is treating me?*