

**Item 1 – Introduction: Is an investment advisory account right for you?**

Bridge Financial Planning, LLC is registered with the Securities and Exchange Commission as an investment adviser. Please be aware that brokerage and investment advisory services and fees differ and that it is important for you to understand the differences. 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.

**Item 2 – What investment services and advice can you provide me?**

We offer investment advisory services to retail investors. Our principal services include investment management and financial planning. As part of our standard investment management service, we provide continuous and regular supervisory and/or management services with respect to your account(s). All accounts are managed individually based on each client's investment objectives, strategy, and restrictions. Our investment management services are offered on a discretionary basis. Discretionary authorization allows us to determine the specific securities, and the number of securities, to be bought or sold for your account without your approval prior to each transaction. As part of our management services, we may select an independent, unaffiliated investment adviser (third-party adviser) to manage a separate account for a part of, or your entire portfolio. In such cases, we select an investment strategy on behalf of the client based on each client's individual needs, risks, and circumstances, and we enter into an agreement with the other adviser to provide discretionary sub-advisory services to the client's account. All managed accounts are reviewed regularly at least annually. We do not limit our advice to proprietary products, or a limited menu of products or types of investments; we use various types of securities to help diversify a portfolio when applicable. We do not require a minimum account size to open or maintain an account or establish a relationship with us. Where a third-party adviser is selected, the minimum account size is generally \$500,000. The third-party adviser may waive this minimum in certain circumstances. Our comprehensive financial plans include an analysis of net worth, cash flow, insurance, credit scores/reports, employee benefits, retirement planning, insurance, investments, college planning, and estate planning. For clients who have engaged us for investment management services, we monitor the plan and any changes in the client's financial situation and goals throughout the year, and we conduct an annual review to ensure the plan's accuracy and ongoing appropriateness. Any needed updates will be implemented at that time. We also offer one-time, project-based financial planning focusing on topics, such as retirement planning, risk management, college savings, cash flow, debt management, work benefits, and estate and incapacity planning.

**For additional information, please refer to Items 4 and 7 of our Form ADV Part 2A at the following link:**  
<https://adviserinfo.sec.gov/firm/brochure/174840>

*Conversation Starters. Ask your financial professional—*

- ❖ *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?*

**Item 3 – What fees will I pay?**

We are primarily compensated by a percentage of assets under our management, hourly fees, and fixed fees. Our fees vary depending on the services you receive. Investment management fees are based upon a percentage of your assets under our management and are typically payable quarterly in advance. The more assets there are in your advisory account, the more you will pay in fees. Therefore, we have an incentive to encourage you to increase the assets in your account. Financial planning services are provided for an hourly or fixed fee. Our fees are negotiable depending on the needs of the client and the complexity of the situation. The exact fee and payment arrangement are set forth in the client agreement, signed by both the client and us.

**For additional information regarding our fees, please see Item 5 of our Form ADV Part 2A at the following link:**  
<https://adviserinfo.sec.gov/firm/brochure/174840>

**Description of Other Fees and Costs:** The fees that you pay to our firm for investment advisory services are separate and distinct from the fees and expenses charged by investment companies (i.e., mutual funds, exchange traded funds, unit investment trusts, and variable annuities). These fees are described in each fund's prospectus. These fees will generally include investment company management fees and other fund expenses. You will also incur transaction charges and/or brokerage fees when purchasing or selling securities along with custodial fees, retirement account fees, trust fees, exchange fees, and redemption fees. These charges and fees are typically imposed by

the custodial broker-dealer that executes the trade. To fully understand the total cost you will incur, you should review all the fees charged by investment companies, broker-dealers, our firm, third-party advisers, and others. **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 additional information about fees charged by third parties, please refer to Item 5 of Form ADV Part 2A at the following link: <https://adviserinfo.sec.gov/firm/brochure/174840>**

*Conversation Starter. Ask your financial professional—*

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

- All investment advisers face conflicts of interest which are inherent in the business. Our primary source of compensation is through asset-based fees. Therefore, we are incentivized to acquire new clients and to increase assets under management. Other conflicts of interest result from relationships we have with business partners, such as Schwab, our custodial broker-dealer, and other vendors.
- When we provide investment advice to you regarding your retirement plan account or individual retirement account, we are fiduciaries within the meaning of Title I of the Employee Retirement Income Security Act and/or the Internal Revenue Code, as applicable, which are laws governing retirement accounts.

*Conversation Starter. Ask your financial professional—*

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

**Please refer to our Form ADV Part 2A for further information on our conflicts of interest and how we address them at the following link: <https://adviserinfo.sec.gov/firm/brochure/174840>**

**How do your financial professionals make money?**

Our financial professionals receive salary-based compensation generated from investment management fees paid to the firm. Therefore, our financial professionals have an incentive to encourage you to increase the assets in your account. Additionally, they may earn bonuses based on the overall revenue growth, client retention, and financial planning fees, and financial professionals who have an ownership interest in our firm share in the profits generated by our firm net earnings of the business.

#### **Item 4 – Do you or your financial professionals have legal or disciplinary history?**

No, neither our firm nor our financial professionals have legal or disciplinary history to disclose.

**For a free, simple search tool to research us and our financial professionals please visit [Investor.gov/CRS](https://investor.gov/CRS).**

*Conversation Starter. Ask your financial professional—*

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

#### **Item 5 – Additional Information**

For additional information about our advisory services, please refer to our Form ADV Part 2A brochure available at <https://adviserinfo.sec.gov/firm/brochure/174840> and the individual Form ADV Part 2B brochure supplement(s) your representative provides. If you have any questions, need up-to-date information, and/or need a copy of this Client Relationship Summary, please call us at (423) 933-2722.

*Conversation Starters. Ask your financial professional—*

- ❖ *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?*