

### Item 1. Introduction

Stonebridge Financial Group, LLC (“Stonebridge,” “we,” “us,” and “Advisor”) is a California limited liability company registered as an investment advisor under the laws of the Securities and Exchange Commission. Brokerage and investment advisory services and fees differ, and 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://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?**

We provide investment advisory services to you for a fee based on the value of your account. We review investments across all individual retirement accounts, taxable accounts, and employee retirement accounts. After assets are invested, we help our clients monitor their investments and provide advice related to ongoing financial and investment needs. Our investment recommendations generally include mutual funds, exchange-traded funds, and exchange-listed equity securities. We also recommend certificates of deposit, municipal securities, U.S. government securities and money market funds. If Clients hold other types of investments, we will advise them on those investments. Clients may impose restrictions on investing in certain securities or types of securities.

We will offer you advice on a regular basis. We will discuss your investment goals, design with you a strategy to achieve your investment goals and regularly monitor your account. We will contact you (by phone or e-mail) at least annually to discuss your portfolio.

We manage accounts on a discretionary basis, which means we can buy and sell investments in your account without asking you first.

Some of our financial professionals may be licensed to sell insurance products. This can create a conflict to obtain a commission that the Client should understand. We hold to our fiduciary responsibility to provide recommendations in the best interest of the Client. If Clients elect to act on any of the recommendations, they are under no obligation to affect the transactions through us.

Stonebridge provides investment advisory services. Some of our financial professionals are also registered representatives of Simplicity Investments (“Simplicity”), an unaffiliated broker-dealer, and may provide brokerage services through that broker-dealer. We will tell you whether a recommendation is being made in an advisory or brokerage capacity.

You pay advisory fees for our advisory services. If you effect transactions in a brokerage account through Simplicity, the professional may receive commissions or other transaction-based compensation (including 12b-1 fees, as applicable), which creates a conflict of interest. You are not required to use Simplicity to receive our advisory services.

**Conversation Starters:** We encourage you to ask our financial professionals these key questions about our investment services and accounts:

- (i) *Given my financial situation, should I choose an investment advisory service? Why or why not?*
- (ii) *How will you choose investments to recommend to me?*
- (iii) *What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?*
- (iv) *Are you acting as my investment advisor or as my broker for this recommendation? How will you be paid, and what fees and costs will I pay?*

### Item 3. Fees, Costs, Conflicts, and Standard of Conduct

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

We provide investment advisory services “Wealth Management” for a fee based on a percentage of assets under management. We are compensated by our clients and do not receive compensation or commissions from any other parties, except as noted below. We believe this method of compensation minimizes the conflicts of interest that are prevalent in the investment management industry. Our Advisory Fees can be flat, fixed or based on a schedule as noted in the Advisory Agreement, but in no case does our annual fee exceed 1.5%.

Our fees may be negotiated, lowered or waived for family, friends or based upon the complexity level of the client situation. The Wealth Management fee is charged quarterly in advance and will be calculated at the beginning of every quarter.

The more assets you have in the advisory account, including cash, the more you will pay us. We therefore have an incentive to increase the assets in your account to increase our fees. You pay our fee regardless of whether we buy or sell securities. You are responsible for all transaction costs charged by the custodian, in addition to a proportionate share of any mutual fund or exchange-traded fund's internal fees and charges.

Our stand-alone fee for Financial Consulting is up to \$50,000 per engagement. Financial Consulting fees are charged at the time of engagement or monthly in advance.

**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.**

**Conversation Starter:** We encourage you to ask us any questions you may have regarding our fees or how cost from third parties such as custodians or mutual funds affect your account. For example, start a conversation by asking, "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 advisor, we must 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:

Example 1: Your account value goes up, and while the management fee percentage may stay the same, the total compensation you pay us goes up proportionately. Example 2: Your account value goes down, but you still must pay a management fee proportional to your assets under management.

**Conversation Starter:** If you have any questions regarding conflicts of interests, please feel free to ask us. You can begin a conversation by asking, "How might your conflicts of interest affect me, and how will you address them?"

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

Stonebridge is "fee-based" meaning that our financial professionals receive income from advisory fees we charge to our clients.

Our financial professionals are compensated based upon the amount of clients they serve and the assets under management.

More detailed information, including fee schedules, conflicts of interests, and other disclosures are available in our ADV Part 2A Firm Brochure, which is available at: [adviserinfo.sec.gov](http://adviserinfo.sec.gov).

#### Item 4. Disciplinary History

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

No. We encourage you to visit [Investor.gov/CRS](http://Investor.gov/CRS) for a free and simple search tool to research any of our financial professionals.

**Conversation Starter:** In addition, feel free to ask: "As a financial professional, do you have any disciplinary history? For what type of conduct?"

#### Item 5. Additional Information

**You can find additional information regarding Stonebridge Financial Group, LLC and receive a copy of this relationship summary by visiting our website at <https://www.stonebridgefinancialgrp.com/> or by contacting (415) 461-4961.**

We are always available to answer any of your questions.

**Conversation Starter:** If you do have any concerns, please let us know by asking the following questions: "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?"

**Stonebridge Financial Group, LLC**

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