

## Introduction

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Smithbridge Asset Management, Inc. ("SAMI") is an Investment Adviser registered with the Securities and Exchange Commission ("SEC"). We feel it is important for you to understand how advisory and brokerage services and fees differ to determine which type of account or service is right for you. There are free and simple tools available to research firms and financial professionals at [www.investor.gov/crs](http://www.investor.gov/crs), which also provides educational materials about investment advisers, broker-dealers, and investing.

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

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As an investment adviser, SAMI offers investment advisory services to retail investors for an ongoing asset-based fee based on the value of your account. Our advisory services include investment management services and financial planning. If we are providing investment management and planning services to you, we will start each client relationship with a series of consulting sessions to discuss your financial situation, focusing on your investment goals, your risk tolerance, your time horizon, any concerns about investments you have, and the investment strategies we think are appropriate. We then tailor the investment policy and portfolios for you. We will regularly monitor your investments continuously as part of our standard services. Please refer to item 4 of our Form ADV part 2, for more detailed information.

We manage accounts on a discretionary basis, which means we do not need to call you when buying or selling investments in your account. You will sign an investment management agreement and limited power of attorney giving us this authority. This agreement will remain in place until you or we terminate our relationship. Please refer to Item 16 of our Form ADV Part 2A for further information.

We do not limit our advice and services to proprietary products or a limited menu of products or investments. We do not have a minimum account size requirement.

### *Questions to Ask Us:*

- *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?*

## What fees will I pay?

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Fees and costs affect the value of your account over time. Our fees are negotiable, but only at our discretion and vary depending on certain factors. Please ask your SAMI contact or Jonathan Kolle, CFA (President of SAMI) to give you personalized information on the fees and costs you will pay. Our annual management fee is between .4% and 1%, of your assets under management by SAMI. You will pay this management fee, in advance, in 4 quarterly installments based on the asset value of your account at the end of each calendar quarter. If you should terminate your agreement with us, we will prorate and refund any fees that you have paid in advance. Our incentive is to increase the value of your account over time which will increase our fees over time.

The broker-dealer ("custodian") that holds your assets can charge you a transaction fee when we buy or sell an investment for you. These transaction fees are in addition to our advisory fee. You could also pay fees charged by the custodian for certain investments and maintaining your account. Some investments, such as mutual funds and exchange traded funds charge additional fees that will reduce the value of your investments over time.

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. Please refer to Item 5 of our Form ADV Part 2A for further information.

*Question to Ask Us:*

- *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. However, the way we earn our fees can create conflicts with your interests. You should understand these conflicts and ask questions about these conflicts because they could affect the investment advice we provide you. Here are some examples of what this means:

SAMI's revenue is from the advisory fees we collect from our clients' accounts each quarter. We have an incentive to increase the amount of investments we manage which could bias our advice towards investing more rather than paying off debt or recommending you not have investments that we do not manage.

*Questions to Ask Us:*

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

## How do your financial professionals make money?

Our financial professionals are employees of the firm and are paid a fixed salary. They also receive periodically a portion of the advisory fees that SAMI collects from the accounts each financial professional manages/maintains/oversees, etc. depending on the revenue and profitability of SAMI.

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

No, our firm and/or financial professionals do not have any legal and/or disciplinary history. Visit [www.investor.gov/crs](http://www.investor.gov/crs) for a free and simple search tool to research our firm and our financial professionals.

*Questions to Ask Us:*

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

## Additional Information

You can find additional information about our investment advisory services on the SEC's website [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching CRD # 106261. You may also contact our firm at 610-361-9141 or [jkolle@smithbridgeasset.com](mailto:jkolle@smithbridgeasset.com) to request a current copy of our Form ADV Part 2 or up-to-date Form ADV Part 3 – this relationship summary.