



**Stonebridge**<sup>®</sup>  
financial planning group LLC

Stonebridge Financial Planning Group, LLC<sup>®</sup> (“Stonebridge”) is registered with the Securities and Exchange Commission as an investment adviser. We provide investment advisory services. 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.

## What Investment Services and Advice Can You Provide Me?

**Investment Management Services:** Covers the management of your accounts, including guiding you in securities to buy and sell to meet your stated investment objective. Accounts are typically managed on a discretionary basis, meaning you have given Stonebridge authority to implement investment decisions for the account. If an account is managed on a non-discretionary basis, you make the ultimate decision regarding purchase and sale of investments. In either case, your accounts are monitored on an ongoing basis. No less than annually, we will offer to meet with you to review your accounts. We urge you to inform your advisor on an ongoing basis of any changes to your financial circumstances or goals so they may advise whether any adjustments are necessary. Stonebridge’s account minimum is \$10,000. Stonebridge reserves the right to waive this minimum in its sole discretion.

**Financial Planning Services:** We offer financial planning services encompassing topics such as investment planning, estate planning, retirement income planning, tax planning, risk management, education planning, insurance/LTC planning, divorce planning and survivor/widowhood adjustment. We obtain information from you and use this information to create a comprehensive financial plan based on your current situation. We also offer tax planning and divorce planning services separately on a standalone basis. *For more detailed information about our services, please see Items 4 and 7 of our [Form ADV 2A Brochure](#).*

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?

**Investment Management Fees:** As compensation for asset management services, an investment advisory fee based on the market value of managed assets in each client account is assessed. The investment advisory fee assessed depends on the managed account program you choose. Fees are negotiable up to a maximum of 1.5%. Fees are generally charged monthly in advance based on the account balance at the end of month. Utilizing asset-based fees, the more assets we manage for you, the higher your fee will be. This means we have an incentive to encourage you to increase the assets you have us manage. Fees will be automatically deducted from your account, as listed in your advisory agreement, which will reduce the value of your account. We have engaged Commonwealth Financial Network (“Commonwealth”) to provide our clients with access to Commonwealth’s Preferred Portfolio Services (“PPS”) suite of programs. When using these programs, you will incur additional fees and costs such as custodian fees, account maintenance fees, fees related to mutual funds and variable annuities, and other transactional and product level fees. 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 a more thorough discussion of conflicts of interest relating to our fees and how we address them, please see Item 5 of our [Form ADV 2A](#).*

**Financial Planning Fees:** For a full financial plan, cost will start at \$3,000. The exact fee will be determined based on the complexity of the plan and the extent of service you desire. Fees may also be charged on an hourly rate up to \$250 per hour. Fees are typically paid in advance. We also offer tax planning and divorce planning, separate services in which separate fees will be charged. 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 about our fees and costs, please see Item 5 of our [Form ADV 2A Brochure](#).*

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. 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. Our firm is a licensed insurance agency. Our firm and appropriately licensed representatives will receive commissions for insurance products sold to you. In addition, our representatives are also registered representatives of Commonwealth Financial Network and will receive commissions for securities products sold to you. These situations present conflicts of interest in that our representatives have an incentive to recommend securities or insurance products. *For a full discussion of our conflicts of interest and how they are addressed, please see Items 4, 5, 10, 11, 12 and 14 of our [Form ADV 2A Brochure](#).**

Ask Us

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

## **How Do Your Financial Professionals Make Money?**

Our representatives receive a base salary, bonuses for bringing in new clients and an annual bonus based on the growth of our firm. Advisors may also receive annual incentive conference trips from Commonwealth Financial Network based on revenue and other qualifiers from the prior year. These bonuses present a conflict of interest in that our representatives have an incentive to maximize the number of clients that our firm takes on.

Ask Us

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

## **Do You or Your Financial Professionals Have Legal or Disciplinary History?**

No. Visit [Investor.gov/CRS](http://Investor.gov/CRS) for a free and simple search tool to research our firm and our financial professionals.

Ask Us

**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?**

For more information about our investment advisory services or to request the most current version of this relationship summary, please go to [StonebridgeFPGroup.com/About/ADV-and-Privacy-Policy](http://StonebridgeFPGroup.com/About/ADV-and-Privacy-Policy) or call our office at 407-695-7100.