

**Southbridge Advisors, LLC**

**Summary of Amendments to the Form CRS**

**April 2022**

We have amended our conflict-of-interest disclosure found on page 2 of our Form CRS to include the following conflict of interest:

When we recommend you rollover a retirement account for us to manage, this creates a financial incentive because we charge a fee for our services. We attempt to mitigate the conflict of interest by acting in your best interest and applying an impartial conduct standard to all rollovers. Please note that you are not under any obligation to roll over a retirement account to an account managed by us.

Additionally, we have changed our portfolio management billing cycle in the "Fees, Costs, Conflicts, and Standard of Conduct" section below to state that we bill quarterly in arrears or advanced. It was previously listed as monthly in arrears.

## Relationship Summary

### **Introduction**

Southbridge Advisors, LLC is registered with the Securities and Exchange Commission as an investment adviser. Brokerage and investment advisory services and fees differ, and it is important for retail investors to understand the differences. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](http://Investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing.

### **Relationships and Services**

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

We offer investment advisory services to retail investors. Our financial planning services involve reviewing the client's financial situation, goals, and risk tolerance, providing advice to the client, and preparing a written financial plan for the client. Our advice and the financial plan may cover a number of topics, including net worth statement, cash flow analysis, tax analysis, insurance and long-term care analysis, tax planning, retirement projections, and 401k review.

We also offer portfolio management services to assist clients with the ongoing management of their investment accounts. We will periodically monitor each client's portfolio and will meet with the client to discuss it at least annually. We manage the portfolio on a discretionary or non-discretionary basis, as agreed upon with the client. If we manage the portfolio on a discretionary basis, it means that we have the authority to direct and implement the investment and reinvestment of the assets held in your accounts without consulting you. Once the portfolio is created, we may recommend one or more institutional strategists through TD Ameritrade's Model Market Center to assist with the management of your account. We may also recommend the services of a third-party investment adviser to manage your accounts. We do not require a minimum account size for our services.

#### ***Additional Information:***

You can find more detailed information about the services we offer in Items 4 and 7 of our Firm Brochure.

#### ***Conversation Starters:***

1. "Given my financial situation, should I choose an investment advisory service? Why or why not?"
2. "How will you choose investments to recommend to me?"
3. "What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?"

### **Fees, Costs, Conflicts, and Standard of Conduct**

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

We offer our financial planning services on a fixed or hourly fee basis. Our fixed fee ranges between \$500 and \$20,000 and will vary depending on the nature and complexity of the client's individual circumstances and the number of areas covered by the written financial plan. Our hourly fee can be up to \$300 per hour. We collect the first half of our financial planning fee upon signing the financial planning agreement, and the remaining balance upon completion of the service or financial plan.

Our annual fee for our portfolio management services is collected quarterly in arrears and advance and is based on a percentage of assets under management in your account according to the following fee schedule:

Assets Under Management:	Maximum Annual Fee:
\$250,000 or less	2.00%
\$250,001 to \$750,000	1.75%
\$750,001 to \$2,000,000	1.50%
Above \$2,000,000	1.00%

If we use the services of an institutional strategist to assist with the management of your account, our fees are separate and distinct from any platform fee and the institutional strategist's management fee. The maximum Model Market Center annual platform fee is 0.75%. If we use a third-party adviser to assist in managing your account, the third-party adviser will charge a management fee to you, and we will share in a portion of that fee. In addition to our fee, you may incur additional charges imposed by custodians, brokers, and other third parties such as ticket charges, custodial fees, deferred sales charges, odd-lot differentials, transfer taxes, wire transfer

and electronic fund fees, and other fees and taxes on brokerage accounts and securities transactions. Mutual funds and exchange trade funds also charge internal management fees.

**Additional Information:**

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. You can find more detailed information about our fees and costs in Item 5 of our Firm Brochure.

**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 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:

- a) We participate in TD Ameritrade’s institutional customer program, which provides us with certain economic benefits that are typically not available to retail investors. This creates an incentive for us to recommend TD Ameritrade’s custody and brokerage services to our clients.
- b) Our owners and associates are licensed insurance agents and receive commissions for their sales of insurance products that are separate from our management fees.
- c) When we recommend you rollover a retirement account for us to manage, this creates a financial incentive because we charge a fee for our services. We attempt to mitigate the conflict of interest by acting in your best interest and applying an impartial conduct standard to all rollovers. Please note that you are not under any obligation to roll over a retirement account to an account managed by us.

**Additional Information:**

You can find more detailed information about our conflicts of interest in Items 10, 11, and 14 of our Firm Brochure.

**Conversation Starter:**

“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 compensated from the fees their clients generate. This creates an incentive for our financial professionals to encourage clients to increase the amount of assets under management in their accounts.

**Disciplinary History**

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

No.

**Additional Information:**

Visit [Investor.gov/CRS](http://Investor.gov/CRS) for a free and simple search tool to research us and our financial professionals.

**Conversation Starter:**

“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 and request a copy of our relationship summary using one of the following:***

Website: [www.southbridgeadv.com](http://www.southbridgeadv.com)

Address: 533 Johnson Ferry Rd., Ste. 200, Marietta, GA 30068

Email: [jerry@southbridgeadv.com](mailto:jerry@southbridgeadv.com)

Telephone: (866) 797-8693

**Conversation Starter:**

“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?”