Relationship Summary

Twin Bridges Advisory 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 you to understand the differences. Free and simple tools are available to research firms and financial professionals at Investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers, and investing.

What investment services and advice can you provide me?

We offer investment advisory services to retail investors, which principally include individuals and high-net-worth individuals (in addition to trusts, estates, business entities, and pension and profit sharing plans). Our discretionary authority to buy, sell, and otherwise transact in securities in your accounts is granted in our advisory agreement and is only limited by your reasonable restrictions or our mutual ability to terminate the advisory agreement. When providing non-discretionary advisory services, you make the ultimate decision regarding the purchase or sale of investments. Our advice is not limited to certain types of investments. Our consultative financial planning recommendations generally encompass cash-flow and net-worth analysis, asset location, tax-aware investing, retirement and education funding, insurance review, and estate and wealth-transfer coordination. Our financial planning services are provided either in connection with our investment management services or as a standalone service. We generally require a minimum account size of $5,000,000, subject to negotiation at our discretion.

Regular monitoring of your accounts is included as part of our standard investment management services, with reviews typically occurring at least annually. It is important that you keep us apprised of your financial situation so we can conduct more frequent reviews if necessary.

More detailed information about our services may be found in Items 4 and 7 of our Form ADV Part 2A brochure, available at https://adviserinfo.sec.gov/firm/brochure/343402.

Conversation Starters	• "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?

Retail investors will generally incur the following fees charged by us: (i) an annual asset-based fee that generally ranges between 0.60% and 1.00% of assets designated to be under our management, advisement, and/or supervision, and/or (ii) a recurring flat fee based on the nature and extent of consultative financial planning services to be rendered that typically ranges from $30,000 to $250,000 per year (in either case, subject to a minimum annual fee of $30,000 as applied in quarterly increments). Fees are charged quarterly in advance, and asset-based fees are based on the gross market value of assets under our management, advisement, and/or supervision as of the last business day of the prior quarter. To the extent a third-party adviser is utilized, additional asset-based or flat fees shall also apply. In addition, retail investors will also generally incur the following fees and costs charged by third-parties: custodian fees and account maintenance fees.

When we charge an asset-based fee, the more assets there are in your accounts, the more you will pay in fees, and we may therefore have an incentive to encourage you to increase the assets in your accounts. When we charge flat fees that are based on the complexity of your financial situation, we are incentivized to add or read-in additional complexity to your financial situation.

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.

More detailed information about our fees and costs may be found in Item 5 of our Form ADV Part 2A 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?"

Relationship Summary

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.

The custodians and third-party investment advisers we recommend provide us with various products and services that are intended to directly benefit you, us, or both of us. To the extent a custodian provides us products or services that don't directly benefit you, this creates an incentive to recommend that custodian. To learn how we address this incentive, please refer to Item 10 and Item 12 of our ADV Part 2A brochure.

From time to time, we will invest in the same securities or related securities that we recommend to you. This has the potential to create a conflict of interest because it affords us the opportunity to profit from the investment recommendations made to you. We may also buy or sell securities for your accounts at or about the same time that we buy or sell the same securities for our own accounts. This has the potential to create a conflict of interest because it affords us the opportunity to trade either before or after the trade is made in your accounts, and profit as a result. To learn how we address this incentive, please refer to Item 11 of our ADV Part 2A brochure.

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

More detailed information about our conflicts of interest may be found in our 🔗Form ADV Part 2A brochure🔗.

How do your financial professionals make money?

Our financial professionals are compensated based on a customary salary and bonus that are derived from the fees paid by our clients, and/or through owner distribution of profits.

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

No. You may visit 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 and up-to-date information about our investment advisory services and request a copy of the relationship summary by visiting https://twinbridges.com/, emailing contact@twinbridges.com, or calling (212) 493-3318.

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?"