

June 2020

## Bridgewealth Advisory Group, LLC

Client Relationship Summary

Form CRS/Form ADV, Part 3

Bridgewealth Advisory Group, LLC is registered with the Securities and Exchange Commission as an investment advisor. Brokerage and investment advisory services and fees differ and it is important to understand the differences. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisors, and investing.

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

We offer comprehensive portfolio management as part of a wrap program. Accounts are continuously and regularly monitored. An account specific review is performed at least quarterly. Portfolios are comprised primarily of mutual funds and exchange traded funds, but may also hold stocks and bonds.

We offer the above services on a discretionary basis. If we have discretion, we don't need to contact you when buying or selling in your account. You provide discretionary authority when you sign our investment management agreement. This agreement will remain in place until you or we terminate it. There is no minimum account size requirement.

We provide a variety of standalone financial planning & consulting services for the management of financial resources based upon an analysis of current situation, goals, and objectives. Financial planning services will typically involve preparing a financial plan or rendering a financial consultation for clients based on the client's financial goals and objectives.

Additional information about our services is located in Items 4, 7, 13 and 16 of our [Firm Brochure](#) and Items 4, 5 and 9 of our [Wrap Brochure](#) (both available at [adviserinfo.sec.gov/firm/brochure/293514](https://adviserinfo.sec.gov/firm/brochure/293514)).

- ✓ 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?

For comprehensive portfolio management, you will pay an ongoing annual fee, billed in quarterly installments. This fee is based on your account value as of the last day of each calendar quarter, therefore the amount you pay will change both up and down each billing cycle based on the account balance. The fee will range from 0.00% up to 1.75%. The more assets there are in your account, the more you will pay in advisory fees. This gives us an incentive to encourage you to increase the assets in your account.

The broker/dealer (custodian) that holds your assets can charge you a transaction fee when we buy or sell an investment for you. Your advisory fees will include all transactions costs and fees charged by the broker/dealer that has custody of your assets. We have an incentive to trade less frequently in the wrap fee program because trades increase the transaction costs we pay. You may also pay charges imposed by the broker/dealer holding your account for certain investments and maintaining your account. Some investments, such as mutual funds, index funds, exchange traded funds, and variable annuities charge additional fees that will reduce the value of your investments over time.

We bill up to \$250 per hour for financial planning and consulting services. If you receive comprehensive portfolio management services, as referenced above, we will provide financial planning services at no extra charge. If you decide to have us implement the advice given in the financial plan we are paid for investment management services as disclosed above.

**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. Additional information about these fees and costs along with applicable conflicts can be found in our [Firm Brochure](#), Items 5 and 14 and our [Wrap Brochure](#), Item 4.

- ✓ Help me understand how these fees and costs might affect my investment. 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 advisor? 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.

Some of our financial professionals are also insurance agents who sell insurance products for a commission. These individuals have an incentive to recommend insurance products to you in order to increase their compensation.

Our financial professionals are also registered representatives of APW Capital, Inc. ("APW"), an SEC-registered broker/dealer. Your financial professional may offer you brokerage services through APW or investment advisory services through us. You are encouraged to learn more about the differences between brokerage and investment advisory services and how they are paid by visiting [Investor.gov/CRS](http://Investor.gov/CRS). Financial professionals use APW to recommend and sell certain securities to your clients, such as variable annuities and 529 plans. Your financial professional may earn transaction-based compensation and have additional conflicts of interest as a result of providing brokerage services through APW.

Additional information about these conflicts and how we address them can be found in our [Firm Brochure](#), Items 5 and 10 and our [Wrap Brochure](#), Item 9.

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

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

Financial professionals are compensated based on the income generated by the accounts they are responsible for managing. This gives them an incentive to encourage you to increase the assets in your account.

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

No, neither our firm nor our financial professionals have any legal or disciplinary history. [Investor.gov/CRS](http://Investor.gov/CRS) is a free and simple search tool to research Bridgewealth Advisory Group, LLC and our financial professionals.

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

### **Additional Information**

Additional information about our investment advisory services is available in our [Firm Brochure](#), [Wrap Brochure](#) and our [website](http://bridgewealth.com) (bridgewealth.com). You may request a current copy of this relationship summary by calling (559) 432-6100 or download it [here](http://adviserinfo.sec.gov/firm/summary/293514) (adviserinfo.sec.gov/firm/summary/293514).

- ✓ Who is my primary contact? 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?