

DTD January 8, 2024#

TriBridge Financial Partners LLC ("TriBridge") 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](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?

TriBridge provides investment advisory services to retail investors. We do not limit the type of investments clients may make; and, we manage each client continuously, on an individual basis. We typically manage clients' accounts on a discretionary basis, which means clients grant us the authority to make changes to investments as needed. In very limited circumstances, we may have a non-discretionary account where confirmation is needed before changes are made. Asset management services are available to individuals and their affiliated trusts, foundations, endowments, and corporations. We do not impose an account minimum.

When appropriate, we manage client assets through third party managers. We perform due diligence on the third party managers and select the manager that is most suitable for the clients' investment objectives.

Additionally, TriBridge may perform financial planning or consulting services either included in or outside the scope of traditional asset management. Consulting topics by their nature may vary greatly, but may include discussions regarding a client's business, estate planning, and retirement cash flow projections.

TriBridge also acts as a 3(21) and 3(38) Investment Advisor to Sponsors and Trustees of qualified retirement plans.

For more detailed information, please refer to our Disclosure Brochure, the ADV Part 2A, under Item 4: Advisory Business and Item 7: Types of Clients.



"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?

TriBridge is compensated for investment management services by a percentage of assets under our management generally ranging from 0% to 2.00% per annum. These fees will be charged quarterly, in advance. The value used for the fee calculation is the gross value as of the last market day of the previous quarter.

Financial planning are charged on a fixed fee basis and vary from \$2,000 to \$5,000. The fee range stated is a guide and are negotiated based on the nature and complexity of the plan. Fees may be higher or lower than this range, based on the nature of the engagement. Fees are negotiable and will depend on the anticipated complexity of the services to be provided. Clients are not obligated to engage TriBridge for a financial plan in order to utilize the investment management services.

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Generally, retirement plan fees are charged on a fixed fee basis and a percentage of assets basis. The percentage fee can vary from 0% to 2.00% per annum of the market value of a client's assets managed by TriBridge. The fee range stated is a guide. Fees are negotiable, and may be higher or lower than this range, based on the nature of the account. Factors affecting fee percentages include the size of the account, complexity of asset structures, and other factors.

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 specific information regarding our fees, please refer to our Disclosure Brochure, the ADV Part 2A under Item 5 Fees and Compensation.



"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's an example to help you understand what this means.

Certain Investment Adviser Representatives ("IAR") of TriBridge are also Registered Representatives of MML Investors Services, which is a broker-dealer registered with the SEC, FINRA, and the various states. In that capacity the IAR receive compensation individually for effecting securities transactions which may be for clients of the firm or others. TriBridge attempts to mitigate this conflict by disclosing it to the public and requiring employees to acknowledge the firm's Code of Ethics and their individual fiduciary duty to the clients of TriBridge, which requires that employees put the interests of clients ahead of their own.



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

How do your financial professionals make money?

We are paid a portion of the asset management, retirement plan services and financial planning fees collected from clients and are not rewarded sales bonuses or commissions.

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

Yes. TriBridge has no legal or disciplinary history. Feel free to go to [Investor.gov/CRS](https://www.investor.gov/crs) for a simple search.



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

ADDITIONAL INFORMATION: You may find additional information about TriBridge by calling (240) 422-8799 to request up-to-date information and a copy of this relationship summary.



"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?"