



Form CRS (Customer Relationship Summary)

July 17, 2024

Newbridge Financial, Inc. is the parent company of Newbridge Securities Corporation (“Newbridge Securities”) and Newbridge Financial Services Group, Inc. (“Newbridge Financial Services”) which are related companies and collectively referred to as (“Newbridge” or “Firm”). Newbridge Securities is registered with the Securities and Exchange Commission (“SEC”) as a Broker-Dealer and is a member of the Financial Industry Regulatory Authority (“FINRA”). Newbridge Financial Services is a Registered Investment Adviser with the SEC. Depending on your investment needs and objectives, we can provide you with a brokerage account, an investment advisory account, or both. You should understand that the services, features, and fees between these types of accounts are different and it is important for you to understand these differences. To assist you, 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.

| Broker-Dealer Brokerage Accounts | Registered Investment Adviser Advisory Accounts |
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| <i>What investment services and advice can you provide me?</i> | |
| <p>Newbridge Securities offers full-service brokerage and investment banking services which include the buying and selling of securities and investment products. If you open a brokerage account, you will pay us a transaction-based fee, generally referred to as a commission, every time you buy or sell an investment.</p> <p>When we provide brokerage services, we may recommend investments, or you may select them, but the ultimate decision regarding an investment strategy or the purchase or sale of an investment will be yours.</p> <p>Although we do not provide ongoing monitoring of your account, we will review your account before every recommendation to ensure we act in your best interest. Through our clearing firm, we will provide you with account statements on a quarterly or monthly basis. We may be able to provide you with additional services to help you reach your goals, but you might pay more.</p> <p>There is no minimum to open a brokerage account.</p> | <p>Newbridge Financial Services offers wrap-fee programs and advisory accounts with both discretionary and non-discretionary advisory services. We provide ongoing monitoring for advisory accounts as described in the respective brochure. Additional services we provide include, portfolio management or assisting with the selection of a third-party manager as well as offering financial planning, retirement, estate solutions, limited insurance, insurance annuity sub-account management, and/or the suggestion of third-party 401k, 403b or 457 managers for you to consider or utilize and we will receive a portion of their management fee as a referral fee.</p> <p>Discretion means you can choose an account that allows us to buy and sell investments in your account without asking you in advance (a “discretionary account”) or we may give you advice and you decide what investments to buy and sell (a “non-discretionary account”). If you open an advisory account, you will pay an on-going asset-based fee for our services. We require a minimum of \$25,000 to open an advisory account, but we may make exceptions to this requirement.</p> |

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| For more detailed information on the products and services we offer, including limitations, visit Newbridge Securities ¹ . | For more detailed information on the products and services we offer, including limitations, visit Newbridge Financial Services Group, Inc. ² . |
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| We may recommend some investments which require a minimum investment. | |
| Key Questions to Ask Your Financial Professional: | |
| <ul style="list-style-type: none"> • <i>Given my financial situation, should I choose an investment advisory service? Should I choose a brokerage service? Should I choose both types of services? Why or why not?</i> • <i>What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?</i> • <i>How will you choose investments to recommend to me?</i> | |
| What Fees Will I Pay? | |
| <p>When you transact in a brokerage account, you will pay a transaction-based fee, generally known as a commission. The commission is based on the specific transaction, not the value of your account.</p> <p>With stocks, exchange-traded funds, closed end funds, bonds or other investment products the fee is a commission or might be part of the price you pay for the investment, which is also known as “mark-up” or “mark-down”. With other investments, such as certain mutual funds or other open-ended funds this fee is usually referred to as a “load” and can reduce the value of your investment.</p> <p>Certain investments, such as mutual funds impose additional fees that will reduce the value of your investment over time. Also, with certain investments you may have to pay fees, such as surrender charges, when you sell the investment.</p> <p>From a cost perspective, you may prefer a transaction-based fee if you do not trade often or if you plan to buy and hold investments for longer periods of time. In a brokerage account, more transactions result in higher costs. Therefore, we could have an incentive to encourage you to engage in more transactions.</p> | <p>When you open an advisory account, you will pay an on-going asset-based fee for our services, based on the value of your managed assets.</p> <p>Asset management fees are billed monthly. The asset-based fee is based on the value of your assets under management and is not tied to any specific transactions within an account. The fee also does not generally vary based on the type of investments. The asset-based fee reduces the value of your accounts. In addition to these fees, you may also pay transaction fees and/or additional fees to a broker-dealer or bank that will hold your assets, known as “custody”.</p> <p>For wrap-fee advisory accounts, the asset-based fee covers most transaction and custody costs, and as a result wrap-fee advisory accounts are charged more than non-wrap fee advisory accounts. There are some transactions that may take place outside of the wrap program and include additional costs. Some investments, such as mutual funds and ETFs impose additional fees that could reduce the value of your investment over time.</p> <p>The more assets you have in an advisory account, the more you will pay us. Therefore, we could have an incentive to increase the assets in your account in order to increase our fees. In advisory</p> |

¹ <https://www.newbridgesecurities.com/regulation-best-interest.php>

² <https://adviserinfo.sec.gov/firm/summary/130814>

| <p>We may also impose additional account fees for things like account maintenance and transaction fees. <i>For more detailed information regarding fees and cost of your account visit: Newbridge Securities¹.</i></p> | <p>accounts, we also typically charge custodian fees, account maintenance fees, and other transaction and product fees. <i>For more information about these fees, please see Newbridge Financial Services Group, Inc.².</i></p> |
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| Broker-Dealer Brokerage Accounts | Registered Investment Adviser Advisory Accounts |
| <p>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.</p> | |
| <p>Key Question to Ask Your Financial Professional:</p> | |
| <ul style="list-style-type: none"> • 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? | |
| <p>What are your legal obligations to me when providing recommendations as my broker-dealer or when acting as my investment adviser? How else does your firm make money and what conflicts of interest do you have?</p> | |
| <p><i>When we provide you with a recommendation as your broker-dealer or 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 recommendations and investment advice we provide you. Here are some examples to help you understand what this means:</i></p> | |
| <p>In a brokerage account, when our interests conflict with your interests, we must tell you about them and in some cases take steps to reduce or eliminate these conflicts. Conflicts may result in you paying more for your investments than you would if the conflict did not exist.</p> <p>In a brokerage account, we make money by buying and selling you securities and investment products. Because we are paid when you complete a transaction, we could have an incentive to encourage you to make larger investments and more frequently.</p> <p>Certain products, such as mutual funds, include continuing payments to us, known as “trails”. We could have an incentive to recommend investment products that include trails, even if other investments available to you have lower costs or may perform better. For some products we receive higher compensation than on other products and might share revenue.</p> | <p>In an advisory account, when our interests conflict with your interests, we must tell you about them in a way that you can understand so that you can decide whether or not to agree to them or eliminate the conflict. Conflicts could result in you paying more for your investments, or bringing additional assets into your advisory account, than you would if the conflict did not exist.</p> <p>In an advisory account we are paid a fee based on the total assets in your account. We could have an incentive to encourage you to maximize the total assets in your account either through investing with us or adding cash or other investments to your account. We could also have an incentive to engage in transactions that result in higher total assets in your account. Because the broker dealer we utilize for certain account activities is related to us, we receive additional compensation through this related company.</p> |

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| <p>This includes products which we own or manage. We could have an incentive to encourage you to buy products or investments that pay us more, even if other options might be better for you. We can buy investments from you, and sell investments to you, from our own accounts (called “acting as principal”). We can earn a fee in the form of a commission or a mark-up on these trades, so we have an incentive to encourage you to trade with us. Although these conflicts exist, we will always act in your best interest when we make a recommendation to you.</p> <p><i>For a complete list of our conflicts of interest and a description of all the ways we make money, visit Newbridge Securities¹.</i></p> | <p>We could have an incentive to recommend certain investments, such as mutual funds, because some of these investments will pay us more. We could have an incentive to refer you to third-party 401k, 403b or 457 managers for you to consider and utilize.</p> <p>We can earn a fee on these trades, so we have an incentive to encourage you to trade with us. Although these conflicts exist, we will always act in your best interest when we make a recommendation to you.</p> <p><i>For additional information about our conflicts of interest and a description of all the ways we make money, visit Newbridge Financial Services Group, Inc.².</i></p> |
| Key Question to Ask Your Financial Professional: | |
| <ul style="list-style-type: none"> How might your conflicts of interest affect me, and how will you address them? | |
| How does your financial professional make money? | |
| For brokerage accounts, your financial professional is paid a percentage of the selling compensation (commissions, markup, markdowns, loads – as described above) as well as trailing compensation or a percentage of profits known as carried interest. | For adviser accounts, your financial professional is paid a percentage of the total assets under management. |
| Your financial professional may also receive certain hiring/onboarding incentives such as a recruitment bonus or forgivable loan. They may also receive additional non-cash compensation such as travel to special conferences based on their performance or total revenue generated or reimbursement for certain expenses. | |
| Do you or your financial professionals have legal or disciplinary history? | |
| Yes. You can visit Investor.gov/CRS for a free and simple search tool to research more information about our Firm and your financial professional. | |
| Key Question to Ask Your Financial Professional: | |
| <ul style="list-style-type: none"> As a financial professional, do you have any disciplinary history? For what type of conduct? | |
| Additional Information | |
| You can find additional information regarding our brokerage and advisor services by visiting our website, www.Newbridgesecurities.com and www.Newbridgefsg.com . If you need any other up-to-date information or would like a copy of our relationship summary sent to you, call us at 561.395.1220. | |
| Key Question to Ask Your Financial Professional: | |
| <ul style="list-style-type: none"> 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? | |