

Form ADV Part 2A
Investment Advisor Brochure

Wealthbridge Advisors
131 Oak Street, Suite 6
Glastonbury, CT 06033
860-205-5098
peter@haasagency.com

7/25/2016

Name of Registered Investment Advisor	Wealthbridge Advisors
Address	131 Oak Street, Suite 6 Glastonbury, CT 06033
Phone Number	860-205-5098
Website Address	N/A
E-mail Address	<u>peter@haasagency.com</u>
Date of Brochure as Last Revised	7/19/2016

This Form ADV Part 2A (Investment Advisor Brochure) provides information to clients and prospective clients about the qualifications and business practices of Wealthbridge Advisors. If you have any questions about the contents of this brochure, please contact us at 860-205-5098. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission (“SEC”) or by any state securities authority. Registration is mandatory for all persons meeting the definition of investment advisor and does not imply a certain level of skill or training.

Additional information about Wealthbridge Advisors is available on the SEC’s website at:
www.adviserinfo.sec.gov.

Material Changes

The purpose of this section is to discuss only material changes since the last annual update of Wealthbridge Advisors Investment Advisor Brochure.

Summary of Material Changes:

No Material Changes

Delivery:

Within 120 days of our fiscal year end we will deliver our annual Summary of Material Changes if there have been material changes since the last annual updating amendment.

Table of Contents

Material Changes	2
Table of Contents	3
Advisory Business	4
Fees and Compensation	5
Performance-Based Fees And Side-By-Side Management.....	6
Types of Clients and Account Minimums.....	6
Methods of Analysis, Investment Strategies, and Risk of Loss.....	6
Disciplinary Information	7
Other Financial Industry Activities and Affiliations	7
Code of Ethics, Participation or Interest In Client Transactions, and Personal Trading	8
Brokerage Practices	8
Review of Accounts and Reports on Accounts	9
Client Referrals & Other Compensation	9
Custody	10
Investment Discretion	10
Voting Client Securities	10
Financial Information.....	11
Requirements for State Registered Advisors.....	11

Advisory Business

Advisory Firm

Wealthbridge Advisors has been providing investment advisory services since 2016. Peter Haas is the founder and Owner.

Wealthbridge Advisors was created in January 2016 to serve the financial planning needs of the clients of The Haas Agency, an insurance agency that has served the people of Connecticut for over 50 years.

Wealthbridge Advisor's owner, Peter Haas, has many years of experience in the insurance and financial services industry. Peter began his career when he was just 16 years old, when he obtained his property casualty insurance license and worked in his father's insurance agency. Having spent many years in insurance business, in 2001 he became licensed in the securities industry where he managed a small number of clients while maintaining the insurance agency. In 2007 Peter left the securities industry due to the demands on his time in the insurance business.

In 2011, after 23 years as a captive agent with a national insurance carrier, Peter made the decision to open a fully independent insurance agency. In today's environment, clients deserve options. This new independent focus provides both flexibility and objective advice, so clients can make informed and well thought-out decisions regarding their insurance.

Wealthbridge Advisors is a natural extension of the newly independent Haas Agency. Utilizing a formal strategic partnership with Wells Fargo Financial Advisers, Wealthbridge Advisors offers disciplined, objective and independent financial planning services with a platform of dedicated professionals solely focused on their areas of expertise.

Wealthbridge Advisors brings you a dedicated team of highly qualified professionals creating an integrated and disciplined plan for your future. Focused expertise operating with full independence will serve you now and into the future.

Advisory Services

❶ Wealthbridge Advisors provides advisory services, financial planning and asset management services. We take a holistic approach to the financial well-being of the families we serve.

As of July 25, 2016, Wealthbridge Advisors has \$0 of assets under management on a non-discretionary basis.

Our services are based on the individual needs of the client. An initial interview and data gathering questionnaire is undertaken to determine the client's financial situation and investment objectives, and to give the client the opportunity to impose reasonable restrictions on the management of the account. Clients have the ability to leave standing instructions with the IA Rep to refrain from investing in particular securities or types of securities, or invest in limited amounts of securities. Quarterly, the IA Rep will notify the client in writing to contact the IA Rep if there have been any changes in the client's financial situation or investment objectives, or to impose or modify account restrictions. The IA Rep will contact, or attempt to contact the client annually on these matters. It is the client's responsibility to notify the IA Rep at any time there are changes. Clients may call in at any time during normal business hours to discuss directly with the IA Rep about the client's account, financial situation, or investment needs. Clients will receive from the custodian firm timely confirmations and at least quarterly statements

containing a description of all transactions and all account activity. The client will retain rights of ownership of all securities and funds in the account to the same extent as if the client held the securities and funds outside the program. In addition to custodial statements, Wealthbridge Advisors sends quarterly reports to the client.

② Wealthbridge Advisors can provide financial plans consistent with the individual client's financial and tax status and risk/reward objectives. Planning may be comprehensive, or segmented and focus on investments, insurance, taxes, and/or estate plans.

③ On occasion we hold seminars. These seminars may include presentations on various securities and insurance products, or on financial planning strategies. A fee is not charged to those in attendance.

Fees and Compensation

Fees for Financial Plans are at the flat rate of \$500. Half the fee is payable upon signing the Agreement and the balance upon delivery of the written plan.

Fees for managed advisory programs are computed at an annualized percentage of assets under management as follows:

<u>\$ Portfolio Size</u>	<u>Annual %</u>
\$100,000 and Above	1.00%

These fees are for advisory services only and do not include any transaction fees or commissions, which may be charged separately by a broker/dealer custodial firm. See the section heading Brokerage Practices for more information.

For managed advisory programs the fee will be payable quarterly in arrears. The first payment is assessed and due at the end of the first calendar quarter and will be assessed pro rata in the event the Agreement is executed at any time other than the first day of the current calendar quarter. Subsequent payments are due and will be assessed on the first day after the end of each calendar quarter based on the value of the account assets under supervision as of the close of business on the last business day of that quarter.

Fees are not negotiable.

IA Reps of our firm are NOT Registered Representatives of a broker/dealer. As such, they cannot receive commission-based compensation for the sale of securities and other investment products. Mutual funds recommended under advisory services will be “no-load” or “load-waived.” Clients are not obligated to purchase investment products recommended, or to purchase through our firm or affiliated firms.

Fees are not collected for services to be performed more than six months in advance.

Advisory services similar to those offered by this advisor, may be found elsewhere at lower rates.

In addition to fees paid for advisory services with respect to clients' investments in mutual funds, clients pay additional fees on the mutual fund investment because the mutual funds also pay advisory and/or management fees to an investment advisor.

For managed advisory programs, services will continue until either party terminates the Agreement with 30 day's written notice.

If termination occurs prior to the end of a calendar quarter, the client will be invoiced for fees due on a pro-rata basis.

If termination occurs prior to the end of a calendar quarter, a pro-rata refund of unearned fees will be made to the client.

The Agreement for Financial Plans terminates upon delivery of the plan. At this time no refunds will be made.

The Advisory Agreement contains a pre-dispute arbitration clause. Client understands that the agreement to arbitrate does not constitute a waiver of the right to seek a judicial forum where such a waiver would be void under the federal securities laws. Arbitration is final and binding on the parties.

Performance-Based Fees and Side-By-Side Management

Wealthbridge Advisors does not charge performance-based fees (which is based on capital gains in the client account) or Side-by-Side Management fees.

Types of Clients and Account Minimums

Wealthbridge Advisors provides advisory services to individuals, families, and small business owners.

Generally, the minimum account size is \$100,000, subject to a minimum annual fee of \$1000. The minimum fee would increase the maximum percentage rate paid on smaller accounts to more than 1% annualized as shown on the standard fee schedule. However, in no case would the fee exceed 1.50% per year.

Methods of Analysis, Investment Strategies, and Risk of Loss

Analysis utilized includes charting, fundamental, technical, and cyclical.

Wealthbridge Advisors uses asset allocation strategies for portfolio management.

By its nature, financial planning looks to the long-term. After the client's short-term cash needs and emergency fund is evaluated, investment and insurance strategies are designed to help the client achieve his or her financial goals. Casualty insurance (e.g. homeowner's, auto, liability, etc.) is reviewed only at the client's request, and would be provided by an outside casualty firm.

While there is risk in all investments, some carry a greater degree of risk or higher costs. There is no guarantee that the investment strategy selected for the client will result in the client's goals being met, nor is there any guarantee of profit or protection from loss. For those investments sold by prospectus, clients should read the prospectus in full.

Below are some types of risks associated with investing which clients should consider when making decisions affecting your investment strategies:

Market Volatility: The value of equity and fixed income securities fluctuate in response to issuer, political, market, and economic developments. Fluctuations can be acute over the short as well as long

term. Several parts of the market and different types of securities can react differently to these developments. For example, large cap stocks can react differently from small cap stocks, and "growth" stocks can react differently from "value" stocks. Events can affect a single issuer, issuers within an industry or economic sector or geographic region, or the market as a whole. The financial condition of a single issuer can impact the market as a whole. Terrorism and related geo-political risks have led, and may in the future lead, to increased short-term market volatility and may have adverse long-term effects on world economies and markets generally.

Interest Rate Changes: Fixed income (debt) securities have varying levels of sensitivity to changes in interest rates. In general, the price of a debt security can fall when interest rates rise and can rise when interest rates fall. Securities with longer maturities and mortgage securities can be more sensitive to interest rate changes.

Foreign Exposure: Foreign securities, foreign currencies, and securities issued by U.S. entities with substantial foreign operations can involve additional risks relating to political, economic, or regulatory conditions in foreign countries. These risks include fluctuations in foreign currencies; withholding or other taxes; trading, settlement, custodial, and other operational risks; and less stringent investor protection and disclosure standards of some foreign markets. All of these factors can make foreign investments, especially those in emerging markets, more volatile and potentially less liquid than U.S. investments. In addition, foreign markets can perform differently from the U.S. market.

Issuer-Specific Change: Changes in the financial condition of an issuer, changes in specific economic or political conditions that affect a particular type of security or issuer, and changes in general economic or political conditions can increase the risk of default by an issuer, which can affect a security's or instrument's credit quality or value. The value of securities of smaller, less well-known issuers can be more volatile than that of larger issuers. Lower quality debt securities (those of less than investment-grade quality) and certain types of other securities tend to be particularly sensitive to these changes.

Disciplinary Information

An investment advisor must disclose material facts about any legal or disciplinary event that is material to a client's evaluation of the advisory business or of the integrity of its management personnel.

Wealthbridge Advisors does not have any disclosure items.

Other Financial Industry Activities and Affiliations

Wealthbridge Advisors is not, but IA Reps of the firm are licensed as insurance agents, and are in the business of selling insurance products. Insurance products are sold through The Haas Agency, Inc. Peter W. Haas, is also a one-third owner of The Haas Agency, Inc. The sale of insurance products account for approximately 80% of time allocated.

As a result of the firm's association with The Haas Agency, Inc., Wealthbridge Advisors has engaged in a formal strategic partnership with Wells Fargo Advisors, a Registered Investment Advisor.

Wealthbridge Advisors may exercise this agreement, and recommend the services of Wells Fargo Advisors. In such instances, Wealthbridge Advisors will receive a portion of the account fee. In these instances, we will make available to the client a "Compensation Disclosure Statement" and the Investment Advisor Brochure for the other Advisor. The client is under no obligation to use the services of the other Advisor(s) recommended.

IA Reps of the firm are also licensed with several life, disability, and other insurance companies. Insurance products offered by these companies may be recommended. If clients purchase these products through us, we receive the normal commissions. Thus a conflict of interest exists between our interests and those of advisory clients. The client is under no obligation to purchase products recommended, or to purchase products either through us or through these insurance companies.

Code of Ethics, Participation or Interest in Client Transactions, and Personal Trading

Code of Ethics

Wealthbridge Advisors maintains a Code of Ethics. The Code of Ethics sets forth standards of conduct expected of advisory personnel; requires compliance with federal securities laws; and, addresses conflicts that arise from personal trading by advisory personnel. Clients may request a copy of the Code of Ethics.

Personal Trading

At times Wealthbridge Advisors and/or its IA Reps may take positions in the same securities as clients, and we will try to avoid conflicts with clients. The firm and its IA Reps will generally be “last in” and “last out” for the trading day when trading occurs in close proximity to client trades. We will not violate our fiduciary responsibilities to our clients. Scalping (trading shortly ahead of clients) is prohibited. Should a conflict occur because of materiality (i.e. a thinly traded stock), disclosure will be made to the client(s) at the time of trading. Incidental trading not deemed to be a conflict (i.e. a purchase or sale which is minimal in relation to the total outstanding value, and as such would have negligible effect on the market price), would not be disclosed at the time of trading.

Brokerage Practices

Selection or Recommendation of Broker/Dealers

Wealthbridge Advisors is not affiliated with any Broker/Dealer. IA Reps of our firm are not registered representatives of any Broker/Dealer and do not receive any commissions or fees from recommending these services.

Soft Dollar Practices

Registered Investment Advisors may receive compensation from a brokerage firm in the form of research, products or services (“soft dollars”). When a firm uses client brokerage commissions to obtain soft dollars, the firm receives a benefit by not having to produce or pay for such items. A firm may have an incentive to select or recommend a broker/dealer based on soft dollars received, rather than best execution for the client.

Additionally, Registered Investment Advisors may receive soft dollar compensation from managed advisory programs for non-research services. Non-research items can include workstations/quote machines, hardware/software for administrative back office account services, transaction accounting systems, tax accounting reports, performance evaluation systems, etc.

At this time Wealthbridge Advisors does NOT receive any “soft dollars” in the form of research, products, reports, software, or other services.

Client Referrals from Brokers

Wealthbridge Advisors will recommend maintaining any existing broker/dealer relationship when the client is referred to Wealthbridge Advisors from that existing broker/dealer. A conflict of interest may exist in obtaining future referrals from an existing broker/dealer if Wealthbridge Advisors did not recommend maintaining these existing relationships. Where the client is not referred by an existing broker/dealer, Wealthbridge Advisors recommends a broker/dealer with competitive commission rates.

Wealthbridge Advisors is not a registered representative and receives no commissions, fees, or compensation from any broker/dealer.

Directed Brokerage

Wealthbridge Advisors does not participate in Directed Brokerage for client accounts. Wealthbridge Advisors is not associated with any Broker/Dealer. Therefore, it is up to the client to negotiate the commission rate with a Broker/Dealer of their choosing. The client may not be able to negotiate the most competitive rate. As a result, the client may pay more than the rate available through a recommended broker/dealer used by other Registered Investment Advisors. In client directed brokerage arrangements, the client may not be able to participate in aggregated (“blocked”) trades, which may help reduce the cost of execution.

Review of Accounts and Reports on Accounts

Reviews

Managed advisory program accounts are reviewed at a minimum of once per quarter. Market conditions that might cause a wide variance in the specified asset allocation, or other factors could cause a more frequent review.

The financial plan is a snapshot in time and no ongoing reviews are conducted. We recommend clients engage us on an annual basis to update the financial plan.

The account reviews are performed by the client’s IA Rep. The Chief Compliance Officer and other designated compliance staff monitor the portfolios and financial plans for investment objectives and other supervisory review.

Reports

Managed advisory program clients receive a written quarterly performance report from Wealthbridge Advisors.

Client Referrals & Other Compensation

Referral Fees Paid

Wealthbridge Advisors presently is not participating in any referral programs where we compensate another party for referrals to our firm.

Referral Fees Received

Wealthbridge Advisors may exercise agreements with other Registered Investment Advisors and recommend other Advisors to clients. In such instances, Wealthbridge Advisors may receive a portion of the account fee. In these instances, we will make available to the client a "Compensation Disclosure Statement" and the Form ADV for the other Advisor. The client is under no obligation to use the services of the other Advisor(s) recommended.

At the present time, Wealthbridge Advisors has a formal strategic partnership with Wells Fargo Advisors, where the firm is compensated for referring clients of The Haas Agency, Inc. The compensation received by Wealthbridge Advisors is paid to our firm when the services of Wells Fargo Advisors are retained by clients of The Haas Agency, Inc.

Custody

Although client assets are held at a third-party independent custodian, Wealthbridge Advisors is deemed to have custody of client funds solely because of the fee deduction authority granted by the client in the investment advisory agreement. Except for this fee deduction, we do not have authority to withdraw funds out of client accounts.

Clients will receive account statements at least quarterly from the qualified custodian. Client is urged to compare custodial account statements against statements prepared by Wealthbridge Advisors for accuracy. Minor variations may occur because of reporting dates, accrual methods of interest and dividends, and other factors. The custodial statement is the official record of your account for tax purposes.

Investment Discretion

Wealthbridge Advisors does not have discretion over any client accounts. A limited power of attorney, limited to the power of executing trades on a non-discretionary basis will be obtained from clients.

Wealthbridge Advisors will not have authority to withdraw funds or to take custody of client funds or securities, other than under the terms of the Fee Payment Authorization clause in the Agreement with the client.

Wealthbridge Advisors does not have the ability to discount brokerage commissions.

Voting Client Securities

Wealthbridge Advisors does not vote proxies. It is the client's responsibility to vote proxies. Clients will receive proxy materials directly from the custodian. Questions about proxies may be made via the contact information on the cover page.

Financial Information

An investment advisor must provide financial information if a threshold of fee prepayments is met; there is a financial condition likely to impair the ability to meet contractual commitments; or, a bankruptcy within the past ten years. Wealthbridge Advisors does not have any disclosure items in this section.

Requirements for State Registered Advisors

Peter W. Haas – Owner, Wealthbridge Advisors

Graduated from Bryant University in 1988 with a Bachelor of Science degree in marketing. Following college Peter began his insurance career with as an exclusive agent of a national insurance carrier where he spent 23 years building a book of business that consisted of personal lines insurance, as well as life insurance and financial services business.

Over the years, Peter served as President of the Hartford Association of Insurance and Financial Advisors, and then as President of the State of Connecticut Association of Insurance and Financial Advisors. Peter has been active in the community and has served on multiple boards and recently was the President of the Exchange Club of Glastonbury.

In 2001 he became licensed in the securities industry where he managed a small number of clients while maintaining the insurance agency. In 2007 Peter left the securities industry due to the demands on his time in the insurance business.

In 2011, after 23 years as a captive agent with a national insurance carrier, Peter made the decision to open a fully independent insurance agency. In today's environment, clients deserve options. The Haas Agency's independent focus provides both flexibility and objective advice, so clients can make informed and well thought-out decisions regarding their insurance.

Wealthbridge Advisors is a natural extension of the newly independent Haas Agency. Through a formal strategic partnership with Wells Fargo Advisors, Wealthbridge Advisors offers disciplined, objective and independent financial planning services with a platform of dedicated professionals solely focused on their areas of expertise.