

Three Bridge Wealth Advisors
Form CRS Customer Relationship Summary
June 23, 2020

Three Bridge Wealth Advisors, LLC. (“Three Bridge”) is an investment adviser registered with the U.S. Securities and Exchange Commission (“SEC”). The services of and fees for brokerage and investment advisory services differ and it is important for you to understand those differences. Free and simple tools are available to you to research Three Bridge, other firms and financial professionals at [Investor.gov/CRS](https://www.investor.gov/CRS), where you may also find important 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, like you. Additionally, we offer, Selection of Third-Party Investment Managers, and Financial Planning and Consulting Services. As part of our advisory service, we conduct meetings with clients to understand their financial situation, resources, goals, and risk. We then propose an investment approach. Upon the client’s agreement to the proposal, we work to establish accounts so that we can manage the portfolio. We review accounts at least quarterly and periodically rebalance accounts under our management.

Ask your financial professional the following questions:

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?

We also offer and utilize Independent Money Managers, where we design a portfolio and provide ongoing management services on a fee-only basis for a percentage of assets, in conjunction with another advisory firm. Additionally, we provide financial planning and consulting services based upon an analysis of a client’s situation, goals, and objectives. Planning services involve preparing a plan or rendering a consultation for clients based on their goals and objectives. Three Bridge manages accounts on a discretionary basis or non-discretionary basis. Discretionary basis means our firm has authority to determine the type of securities bought and sold, the dollar amounts of the securities to be bought and sold and whether a client’s transaction should be combined with those of other clients and traded as a “block” without consulting you first. We maintain this discretion until it is revoked (e.g., by termination). Non-discretionary basis means you make the ultimate decision regarding

the purchase or sale of investments. Our firm usually requires a minimum annual fee of \$12,000 for all types of advisory relationships.

For further information about our services and advice please read Items 4, 7, and 8 of our Form ADV Part 2A disclosure brochure. Click [here](#) for a copy or go to www.adviserinfo.sec.gov.

What fees will I pay?

For Investment Advisory services, our annual fee is negotiable but will not exceed 1.00%. Our firm usually requires a minimum annual fee of \$12,000, Clients with portfolios less than \$1,200,000 can exceed our maximum fee of 1% when our minimum account fee is applied The exact percentage charged will be specified on the client’s advisory contract when he/she becomes a client. Our firm’s fees are billed on a pro-rata annualized basis quarterly in arrears based upon the average daily balance of the assets in the previous quarter. Fees will be deducted from your account. For the Selection of Third-Party Managers, the Third-Party Managers will charge a fee in addition to our fee. Both our firm and the Third-Party Manager will separately deduct their/our respective fees from the client account. For Financial Planning and Consulting Services, We charge on an hourly or flat fee basis. The fee that we charge you is based on the scope and complexity of our engagement with you. Our hourly fee ranges between \$350-500. Flat fees generally range from \$2,500 - \$50,000. Fees are generally negotiable and we reserve the right to waive the financial planning and consulting fees for wealth management clients. We require a retainer of fifty-percent (50%) of the ultimate financial planning or consulting fee with the remainder of the fee directly billed to you and due to us within thirty (30) days of your

Ask one of our financial professionals the following questions:

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?

financial plan being delivered or consultation rendered to you. Also, you will pay additional fees to third parties in connection with your managed account. These can include (as applicable), custodian fees, transaction charges, mutual fund 12b-1 fees, distribution fees, deferred sales charges, IRA fees, margin interest, wire transfer and electronic fund fees, and other account administrative fees. However, the Firm does not receive any portion of these costs. 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 other costs associated with investing, along with applicable conflicts can be found in Items 5, 10, and 14 of our Form ADV Part 2A disclosure brochure. [Click here](#) for a copy or go to www.adviserinfo.sec.gov.

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. Due to our compensation, a conflict with your interests is created. For example, because we earn more as the value of the account increases, we can be motivated to place your assets in a more aggressive or risky manner to inflate the portfolio value and earn higher compensation. Additionally, one of our principals, Brett Sharkey is also a registered representative of Purshe Kaplan Sterling Inc., (“PKS”) a registered broker-dealer and member of FINRA and can place securities transactions with PKS. Brokerage commissions can be charged by PKS to affect these transactions and, a portion of the commissions can be paid by PKS to Mr. Sharkey. A conflict of interest exists when, as a registered representative, Mr. Sharkey receives commission compensation when he recommends these transactions to a Three Bridge client.

Ask your financial professional:

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

More detailed information about our conflicts of interest can be found in Items 4, 5, 8, 10, 11, 12, and 14 of our Form ADV Part 2A disclosure brochure. [Click Here](#) for a copy or go to www.adviserinfo.sec.gov.

How do your financial professionals make money?

The owners of Three Bridge are Fred Molfino, Jr, 40%, Eric T. Thurber 40%, and Brett Sharkey 20% ownership. Mr. Molfino, Mr. Thurber, and Mr. Sharkey receive a base salary and proportional profits from the earnings of the firm. Additional information about compensation arrangements for Three Bridge professionals and related conflicts of interest are found in Three Bridge’s Form(s) ADV Part 2B. Form ADV Part 2B for any of our Investment Adviser Representatives is available through us by request at: 3270 Alpine Road Portola Valley, CA 94028 or by phone at (650) 433-3500.

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

Yes. Please go to www.Investor.gov/CRS for a free and simple search tool to research us and our financial professionals.

Ask your financial professional:

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

Additional Information

Additional information and a copy of this Form CRS can be found at www.adviserinfo.sec.gov by searching “Three Bridge Wealth Advisors” or by contacting us at 3270 Alpine Road Portola Valley, CA 94028 or by phone at (650) 433-3500.

Ask your financial professional:

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?