

Relationship Summary

Stonebridge Wealth Management, LLC 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://investor.gov/CRS), which also provides 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 primarily through a wrap fee program, which principally include individuals and high-net-worth individuals. Our discretionary authority to buy, sell, and otherwise transact in securities in your account(s) is granted in our advisory agreement and is only limited by your reasonable restrictions or our mutual ability to terminate the advisory agreement. Our advice is not limited to certain types of investments. Our financial planning services entail the preparation of a financial plan based on your specific financial situation that includes a recommended course of action or activity to take if you decide to implement our recommendations. We do not offer proprietary products. We generally require a minimum account size of \$500,000, subject to negotiation at our discretion.

Regular monitoring of your account(s) is included as part of our standard investment management services, with reviews typically occurring at least annually. It is important that you keep us apprised of your financial situation so we can conduct more frequent reviews if necessary.

More detailed information about our services may be found in [Items 4 and 7 of our Form ADV Part 2A brochure](#) and corresponding sections of our [Form ADV Part 2A Appendix 1 - wrap fee program brochure](#), available at <https://adviserinfo.sec.gov/firm/brochure/285693>.

Conversation Starters

- “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?

Retail investors will generally incur the following fees charged by us: (i) an annual asset-based fee not to exceed 1.50% of assets designated to be under our management, (ii) flat fees that generally range from \$1,500 and \$10,000 for creating a financial plan, and/or (iii) hourly fees that generally equal \$500 per hour. Asset-based fees are charged quarterly in advance, and are based on the period-end value of assets under our management during the applicable billing period. Flat and hourly fees are billed in arrears. In addition, retail investors will also generally incur the following fees and costs charged by third-parties: custodian fees, account maintenance fees, product expenses such as internal expense ratios, and, for non-wrap fee program clients, transaction charges.

The custodian that holds your assets may charge a transaction fee when we buy or sell an investment for you. We pay the custodian’s transaction fees that would otherwise be charged to you as part of our asset-based fee if you engage us pursuant to our wrap fee program. As a result, for wrap fee program clients, we have an incentive to recommend investment types that do not incur transaction fees in order to reduce the amount of the custodian’s transaction fees that we will have to pay on your behalf. The fees for wrap fee programs are therefore higher than a typical asset-based advisory fee.

When we charge an asset-based fee, the more assets there are in your account(s), the more you will pay in fees, and we may therefore have an incentive to encourage you to increase the assets in your account(s). When we charge flat fees that are based on the complexity of your financial situation, we are incentivized to add or read-in additional complexity to your financial situation. When we charge hourly fees, we are incentivized to incur more time in rendering services to you.

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 costs may be found in [Item 5 of our Form ADV Part 2A brochure](#) and corresponding sections of our [Form ADV Part 2A Appendix 1 - wrap fee program brochure](#).

Conversation Starter

“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?”

Relationship Summary

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.

To the extent you purchase a security or insurance product from one of our financial professionals through their affiliation with a broker-dealer or insurance company, you will pay an ordinary and customary commission. This creates a conflict of interest due to the additional compensation that will be received. To learn how we address this incentive, please refer to [Item 10 of our ADV Part 2A brochure](#) and corresponding sections of our [Form ADV Part 2A Appendix 1 - wrap fee program brochure](#).

As described above, and solely with respect to our wrap fee program, we have an incentive to recommend investment types that do not incur transaction fees in order to reduce the amount of the custodian's transaction fees that we will have to pay on your behalf. To learn how we address this incentive, please refer to [Item 4 of our ADV Part 2A Appendix 1 brochure](#).

Christopher Plahm is the owner and an investment adviser representative of Tall Pines Capital, LLC ("TPC"), a registered investment adviser specializing in a micro-capitalization investment strategy under common with us. In such capacity with TPC, from time to time he will offer TPC's advisory services to our clients and receive normal and customary fees from our clients that separately engage TPC as a result. As such, there is a financial incentive to recommend that you retain TPC for its micro-capitalization investment strategy. This financial incentive is underscored by the fact that the fees charged by TPC are generally higher than the fees charged by us, and that, after a client elects to retain TPC in addition to us, Christopher Plahm may transfer client assets managed by us to be under the management of TPC.

Conversation Starter

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

More detailed information about our conflicts of interest may be found in our [Form ADV Part 2A brochure](#) and corresponding sections of our [Form ADV Part 2A Appendix 1 - wrap fee program brochure](#).

How do your financial professionals make money?

Our financial professionals are compensated based on revenue our firm earns from their advisory services or recommendations, the amount of client assets they service, and the time and complexity required to meet client needs. They are not compensated based on the sale of a particular product and do not earn commissions except in connection with the sale of insurance products and certain securities, which will typically generate an ordinary and customary commission earned by the financial professional that sold such products.

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

No. You may visit [Investor.gov/CRS](https://www.investor.gov/CRS) for a free and simple search tool to research us and our financial professionals.

Conversation Starter

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

Additional Information

You can find additional and up-to-date information about our investment advisory services and request a copy of the relationship summary by visiting <https://www.stonebridgewm.com/>, emailing service@stonebridgewm.com, or calling 630-230-1830.

Conversation Starter

“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?”