

Baldrige Asset Management LLC is registered with the Securities and Exchange Commission as an investment advisor. Brokerage and investment advisory services and fees differ and that is important for the retail investor to understand the differences. Free and simple tools are available to research firms and financial professionals at Investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers, and investing.

<p>What investment services and advice can you provide me?</p>	<ul style="list-style-type: none"> Baldrige Asset Management offers investment advisory services to retail investors. Our services include portfolio management and financial planning. For portfolio management clients, we manage individually tailored investment accounts and monitor those accounts on a continuous basis. These services are offered as part of your standard services. If you select discretionary portfolio management, we will accept discretionary authority to determine which securities and the amounts of securities that are to be bought or sold for your account(s) until you terminate this authority by notifying us in writing. You may impose reasonable limitations on this discretionary authority and change/amend these limitations as desired by notifying us in writing. We will exercise the discretionary authority you grant us at any time we decide to change the holdings in your account in accordance with your outlined investment objectives. You make the ultimate decision regarding the purchase or sale of investments when a non-discretionary portfolio management service or portfolio consulting service is selected. We do not sell or offer advice on proprietary products. We do not limit investment options but will mostly invest clients in no-load mutual funds and exchange traded funds. We have a minimum investment amount requirement of \$1,000,000. Detailed information about our services and other disclosures can be found in our Form ADV, Part 2A, pages 1-3, and 7-8 by clicking here: https://adviserinfo.sec.gov/firm/brochure/108396 								
<p>Conversation Starter</p>	<p>You are encouraged to ask a financial professional the following questions, to start a conversation about relationships and services:</p> <ul style="list-style-type: none"> <i>Given my financial situation, should I choose an investment advisory service? Why or why not?</i> <i>How will you choose investments to recommend to me?</i> <i>What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?</i> 								
<p>What fees will I pay?</p>	<ul style="list-style-type: none"> The specific way and amount of advisory fees charged is written in your engagement agreement with Baldrige Asset Management. For portfolio management clients, annual fees are based on the amount of asset under management in accordance with the fee schedule below: <table data-bbox="485 1472 1006 1617" style="margin-left: auto; margin-right: auto;"> <thead> <tr> <th style="text-align: center;"><u>Assets under Management</u></th> <th style="text-align: center;"><u>Annual Fee</u></th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">\$1,000,000 to \$4,999,999</td> <td style="text-align: center;">0.50%</td> </tr> <tr> <td style="text-align: center;">\$5,000,000 to \$9,999,999</td> <td style="text-align: center;">0.35%</td> </tr> <tr> <td style="text-align: center;">\$10,000,000 and above</td> <td style="text-align: center;">0.25%</td> </tr> </tbody> </table> Current client relationships may exist where the fees are higher or lower than the fee schedule above. Fees and investment amount minimums are negotiable based on various criteria as described in detail in our Form ADV Part 2A, page 3-4, as well as other fee disclosures, found by clicking here: https://adviserinfo.sec.gov/firm/brochure/108396 We provide hourly planning services for clients who need advice on a limited scope of work. The hourly invoiced rate for those services ranges from \$300-\$500 depending on complexity. The more assets there are in your advisory account as a retail investor, the more you will pay in fees, and our firm may therefore have an incentive to encourage you to increase the assets in your account. Our fees are separate from brokerage commissions, transaction fees, and other related costs and expenses that you incur. Fees may include wire transfer fees, brokerage account closure fees, and other fees and taxes on brokerage accounts and securities transactions. Mutual funds and exchange traded funds also charge internal management fees or distribution fees, which are disclosed in a fund's prospectus. These are separate and in addition to our fees. We are not compensated by commissions or referral fees. 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. 	<u>Assets under Management</u>	<u>Annual Fee</u>	\$1,000,000 to \$4,999,999	0.50%	\$5,000,000 to \$9,999,999	0.35%	\$10,000,000 and above	0.25%
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Conversation Starter	<p>You are encouraged to ask a financial professional the following questions, to start a conversation about the impact of fees and costs on investments:</p> <ul style="list-style-type: none"> • <i>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?</i>
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?	<p>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:</p> <ul style="list-style-type: none"> • The more assets there are in your advisory account, the more you will pay in fees, and our firm may therefore have an incentive to encourage you to increase the assets in your account. • If we recommend that a client roll over retirement plan assets into an account to be managed by us, such a recommendation creates a conflict of interest if we will earn an advisory fee on the rolled over assets. No client is under any obligation to roll over retirement plan assets to an account managed by us.
Conversation Starter	<p>You are encouraged to ask a financial professional the following question to start a conversation regarding conflicts of interest:</p> <ul style="list-style-type: none"> • <i>How might your conflicts of interest affect me, and how will you address them?</i>
How do your financial professionals make money?	<p>Our financial professionals are compensated based on a combination of some or all of the following factors: base salary, a portion of that financial professional's clients' fees, and discretionary bonus. Discretionary bonus may, in part, be determined by the annual increase in company profit and overall job performance.</p>
Do you or your financial professional have legal or disciplinary history?	<p>While the firm has no legal or disciplinary disclosures to report, one or more of our financial professionals has a disclosure matter to report. See www.investor.gov/CRS for our form ADV or the specific individual's Form U4.</p>
Conversation Starter	<p>You are encouraged to ask a financial professional the following questions and start a conversation about the financial professional's disciplinary history:</p> <ul style="list-style-type: none"> • <i>As a financial professional, do you have any disciplinary history? For what type of conduct?</i>
Additional Information	<p>If you would like additional, up-to-date information or a copy of this relationship summary, please call 610-336-4395. You may find additional information about our investment advisory services in our Form ADV Part 2A by requesting a copy or by clicking here: https://adviserinfo.sec.gov/firm/brochure/108396 and on our website at www.baldrigeasset.com</p>
Conversation Starter	<p>You are encouraged to ask a financial professional the following questions and start a conversation about the contacts and complaints:</p> <ul style="list-style-type: none"> • <i>Who is my primary contact person? Is he or she a representative of an investment adviser or a broker-dealer?</i> • <i>Who can I talk to if I have concerns about how this person is treating me?</i>

