
ITEM 1: COVER PAGE – FIRM BROCHURE

Bridge Capital Consulting, LLC

DBA: “Bridge Financial Management”

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Form ADV Part 2A

May 1, 2026

This Brochure provides information about the qualifications and business practices of Bridge Capital Consulting, LLC (DBA Bridge Financial Management), “BCC”. If you have any questions about the contents of this Brochure, please contact us at (949) 229-2262. The information in this Brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority.

Bridge Capital Consulting, LLC is registered as an Investment Adviser with the State of California. Registration of an Investment Adviser does not imply any level of skill or training.

Additional information about BCC is available on the SEC’s website at www.adviserinfo.sec.gov which can be found using the firm’s identification number 283663.

ITEM 2: MATERIAL CHANGES

Future Changes

From time to time, we may amend this Disclosure Brochure to reflect changes in our business practices, changes in regulations and routine annual updates as required by the securities regulators. This complete Disclosure Brochure or a Summary of Material Changes shall be provided to each Client annually and if a material change occurs in the business practices of BCC.

At any time, you may view the current Disclosure Brochure on-line at the SEC's Investment Adviser Public Disclosure website at <http://www.adviserinfo.sec.gov> by searching for our firm name or by our firm CRD number, 283663.

You may also request a copy of this Disclosure Brochure at any time by contacting us at (949) 229-2262 or DPichardo@myBridgeCapital.com.

Since the last annual amendment of the ADV, Part 1 and Part 2A filings in 2025, we have made no material changes.

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ITEM 4: ADVISORY BUSINESS

Description of Advisory Firm

Bridge Capital Consulting, LLC (“BCC”) Bridge Capital Consulting, LLC (“BCC”) is a state-registered investment adviser founded in April 2016 by Daniel Anthony Pichardo, its principal owner and Managing Member. BCC is currently registered in the states of California, Texas, and Washington.

As of December 31, 2025, BCC manages approximately \$76,500,000 in assets, of which \$74,500,000 are managed on a discretionary basis and \$2,000,000 on a non-discretionary basis.

At the outset of the client relationship, and on an ongoing basis, BCC gathers financial and personal information necessary to provide advisory services. This may include, but is not limited to: age or date of birth, income, net worth, liquid net worth, employment status, tax status, investment objectives, investment experience, time horizon, liquidity needs, risk tolerance, and other relevant financial information. BCC makes reasonable efforts to update this information at least annually.

Based on a client’s financial situation and objectives, BCC may provide investment management services, financial planning services, or a combination of both. Depending on the specific services selected and the agreement executed, BCC may provide services on either a discretionary or non-discretionary basis. The scope of discretion is defined in the client’s investment advisory agreement.

Types of Advisory Services

Investment Management Services (BCC Manages Accounts)

BCC provides continuous and ongoing investment management services on a discretionary basis. Through discussions with the client, BCC develops an investment strategy based on the client’s financial situation, goals, risk tolerance, and time horizon. This typically includes the creation of an Investment Policy Statement (“IPS”) or similar investment plan.

Accounts are managed in accordance with the client’s stated objectives (e.g., growth, income, capital preservation, or a combination thereof), as well as tax considerations where appropriate.

When granted discretionary authority, BCC has the authority to buy and sell securities in client accounts without prior consultation. Portfolios typically consist of stocks, bonds, exchange-traded funds (“ETFs”), and mutual funds. Clients may impose reasonable restrictions on investing in certain securities, types of securities, or industry sectors. Fees for these services are described in Item 5 of this brochure.

Investment Management Services (Outside Custodian Manages Accounts)

BCC may recommend that clients utilize third-party investment managers (“Outside Managers”) for portfolio management services. In such cases, BCC assists the client in selecting an appropriate manager, determining an appropriate allocation, completing necessary documentation, and monitoring the ongoing performance of the manager.

Clients may impose reasonable restrictions on their accounts and may contact the Outside Manager directly with any questions regarding their account or the advice provided. BCC meets with clients periodically to review changes in financial circumstances, suitability, and any applicable restrictions.

The nature of BCC’s authority in these arrangements (discretionary or non-discretionary) depends on the specific program and agreement executed by the client.

1. SEI Investments Company (“SEI”)

BCC recommends certain clients allocate investment assets among asset allocation models, mutual funds, ETFs, and/or independent investment manager programs offered through SEI Investments Company (“SEI”). SEI Private Trust Company (“SEI Trust”), a subsidiary of SEI, serves as custodian for SEI accounts.

SEI provides reporting services, including account statements, performance reports, and tax reporting. SEI also offers periodic rebalancing services designed to maintain a client’s target asset allocation, if elected.

For accounts managed through SEI programs, SEI generally exercises discretionary authority over the selection and management of underlying investments. BCC does not typically exercise discretionary trading authority over these accounts but provides ongoing oversight, recommendations, and client relationship management.

SEI typically works through registered investment advisers such as BCC to provide its investment programs. Fees charged by SEI are separate from and in addition to BCC’s advisory fees. Clients also incur underlying mutual fund and ETF expenses.

2. Capital Group / American Funds Service Company (“AFS”)

BCC may recommend programs offered through Capital Group / American Funds Service Company (“AFS”). Under these arrangements, BCC may be granted discretionary authority to implement investment transactions on behalf of the client, depending on the specific agreement.

BCC may also allocate assets to independent investment managers within the AFS platform. These managers may be granted limited trading authority over designated portions of the account.

BCC is responsible for monitoring account performance, overseeing asset allocation, and determining whether changes to investment managers or strategies are appropriate based on the client's objectives. Please refer to Item 12 for additional information regarding brokerage practices related to AFS.

Financial Planning

BCC provides financial planning services designed to evaluate a client's current financial situation and develop strategies to help achieve their long-term goals. Clients typically receive a written or electronic financial plan tailored to their needs.

Financial planning services may address a range of areas, including:

- Retirement planning
- Investment analysis and asset allocation
- Cash flow and debt management
- Tax planning strategies
- Insurance and risk management
- Estate and incapacity planning
- College savings
- Employee benefits optimization
- Business planning and exit strategies

The scope and depth of planning services are customized based on each client's specific situation and objectives. BCC may coordinate with a client's attorney, accountant, or other professionals at the client's request. However, BCC does not provide legal or tax advice and does not receive compensation for referrals to other professionals. Clients are under no obligation to implement recommendations through BCC.

eMoney Advisor Platform

BCC may provide clients with access to an online financial planning platform hosted by eMoney Advisor, LLC ("eMoney" or "myBridge"). This platform allows clients to view their financial information, including assets not managed by BCC ("Excluded Assets"), and provides access to financial planning tools, reports, and document storage. BCC does not provide investment management or ongoing monitoring for Excluded Assets unless separately engaged to do so.

Information and reports generated through the platform are for informational and educational purposes only and should not be relied upon as the sole basis for financial decisions. The platform is intended to facilitate collaboration between BCC and the client.

Client Tailored Services and Client Imposed Restrictions

BCC offers a consistent suite of services; however, each client’s investment strategy is tailored to their individual financial situation, goals, risk tolerance, and investment objectives. This customization is typically documented in the client’s Investment Policy Statement.

Clients may impose reasonable restrictions on investments, including limitations on specific securities, industries, or strategies.

CCR Section 260.235.2 Disclosure

For clients receiving financial planning services, BCC discloses that conflicts of interest may exist between the interests of the firm and those of the client. Clients are under no obligation to act upon BCC’s recommendations.

If a client elects to implement any recommendation, they are under no obligation to do so through BCC. Clients may choose to implement recommendations through other brokers, custodians, or advisers not affiliated with BCC.

ITEM 5: FEES AND COMPENSATION

Termination of Advisory Agreement

If a client does not receive this disclosure brochure at least 48 hours prior to entering into an advisory agreement, the client may terminate the agreement without penalty within five (5) business days after signing.

Thereafter, either party may terminate the agreement at any time upon at least thirty (30) days' written notice (which may include email). Upon termination, advisory fees will be prorated through the effective date of termination and any unearned fees will be refunded promptly to the client.

Advisory Fees

Bridge Capital Consulting, LLC ("BCC") provides investment management and financial planning services for a fee. The specific fees charged are set forth in the Advisory Client Agreement and are negotiable.

SEI Investments Company – "SEI"

Investment Management Services Fee Schedule

BCC charges an annualized fee based upon a percentage of the market value of the assets under management, and is subject to the fee schedule below or as agreed upon in the Advisory Client Agreement:

Account Value	Annual Advisory Fee
\$0 - \$500,000	1.50%
\$500,001 - \$1,000,000	1.35%
\$1,000,001 - \$1,500,000	1.20%
\$1,500,001 - \$2,500,000	0.90%
\$2,500,001 - \$5,000,000	0.70%
\$5,000,000 and Above	0.50%

Billing Practices

BCC Fees - The BCC annual advisory fee for SEI is pro-rated and paid in arrears on a monthly basis. The specific fee rate will be outlined in the Advisory Client Agreement and Investment Proposal and Policy Statement that will be provided. The advisory fee is calculated by assessing the percentage rates, as shown in the above chart or as agreed upon, to the account value as of the last date of the previous month.

The formula to calculate the fee is: Annual Rate X Average Available/Ending Balance e X (Number of Days in Billing Period / Number of Days in Year). For example, if the client's average available balance is \$1,000,000 during the previous billing period, the annual fee is 0.90%, and there are 30 days in the billing period, and 365 days in the year, the monthly fee will be calculated as follows: 0.90% (0.0090) x \$1,000,000 x (30 / 365 (0.0822)) = \$739.73.

No increase in the annual fee shall be effective without agreement from the client by signing a new agreement or amendment to their current advisory agreement. Clients may combine multiple household accounts for purposes of calculating advisory fees. BCC fees are deducted directly from client accounts. Accounts initiated or terminated during a billing period will be charged a pro-rated fee based on the number of days the account was managed during the period.

SEI Fees - BCC utilizes SEI Investments Company and its affiliate, SEI Investments Management Corporation ("SIMC"), as a third-party investment manager for certain accounts. SEI charges a separate sub-advisory fee, which is in addition to BCC's advisory fee.

SEI sub-advisory fees for accounts managed through SEI are calculated based on the market value of assets under management as of the last day of the prior quarter, which differs from BCC's monthly billing schedule. Fees are calculated by applying the applicable annual rate to the account value. Accounts initiated or terminated during a billing period will be charged a pro-rated fee based on the number of days the account was managed in the period.

SEI's sub-advisory fees vary by investment strategy and tiered based on assets under management. Based on current fee schedules, SEI's sub-advisory fees generally range from approximately 0.18% to 0.50% annually, but may be higher in certain strategies, with a maximum fee of up to 1.10%. The sub-advisory fee will be outlined in the Advisory Client Agreement, as well as the Investment Proposal & Policy Statement that will be provided. Internal fund expenses may also apply. SEI may, in certain circumstances, waive or reduce its fees. Clients are encouraged to review SEI's Form ADV Part 2A for additional details.

Additional optional services may include:

- Tax management (approximately 0.10-0.20%)
- Factor tilts (approximately 0.05-0.25%)

Invoices - For transparency, BCC provides clients with an invoice for BCC advisory fees and SEI sub-advisory fees each time they are deducted detailing:

- The fee amount
- The assets under management used in the calculation
- The applicable fee rate
- The billing period

Clients are encouraged to compare invoices with custodial statements.

Capital Group / American Funds Services Company - “AFS”

Investment Management Services Fee Schedule

BCC charges an annualized fee based upon a percentage of the market value of the assets under management, and is subject to the fee schedule below or as agreed upon in the Advisory Client Agreement:

Account Value	Annual Advisory Fee
\$0 + (All Values)	0.75%

Billing Practices

BCC Fees – The BCC advisory fee for accounts managed through AFS is pro-rated and paid in arrears on a quarterly basis. The specific fee rate will be outlined in the Advisory Client Agreement and Investment Proposal and Policy Statement that will be provided. The advisory fee is calculated by assessing the percentage rates, as shown in the above chart or as agreed upon, to the account value based on the average available balance during the previous quarter.

The formula to calculate the fee is: Annual Rate X Average Available/Ending Balance X (Number of Days in Quarter / Number of Days in Year). For example, if the client’s average available balance is \$1,000,000 during the previous quarter, the annual fee is 0.75%, and there are 91 days in the quarter and 365 days in the year, the quarterly fee will be calculated as follows: 0.75% (0.0075) x \$1,000,000 x 91 / 365 = \$1,869.86.

No increase in the annual fee shall be effective without agreement from the client by signing a new agreement or amendment to their current advisory agreement. Clients may combine multiple household accounts for purposes of calculating advisory fees.

Invoices – For transparency, BCC provides clients with an invoice for BCC advisory fees each time they are deducted detailing:

- The fee amount
- The assets under management used in the calculation
- The applicable fee rate
- The billing period

Clients are encouraged to compare invoices with custodial statements.

AFS Fees - AFS is not a third-party manager and does not charge a separate sub-advisory fee. However, clients incur underlying mutual fund or ETF expenses, which generally range from approximately 0.05% to 0.75%, but may be higher in certain funds, with a maximum fee of up to 1.10%. Fees are in addition to BCC’s advisory fees and are deducted pro-rata daily and embedded in the mutual fund or ETF.

Fee Deduction and Payment

- Clients authorize BCC and/or the qualified custodian to deduct advisory fees directly from client accounts.
- Alternatively, clients may pay fees by check or electronic funds transfer through a secure third-party processor. BCC does not maintain continuous access to client banking information.
- The qualified custodian will provide account statements at least quarterly showing all transactions, including advisory fees.
- No increase in the annual fee shall be effective without agreement from the client by signing a new agreement or amendment to their current Advisory Client Agreement.

Fees for Financial Planning

Financial planning services are offered on a fixed or hourly basis. Fees are negotiable and agreed upon in advance.

Clients may pay:

- Hourly fee: \$250 per hour
- Fixed fees: generally, range from \$250 to \$12,000

Clients may:

- Pay in full upfront, or
- Pay a portion at the beginning and the remainder upon completion

BCC will not bill more than \$500 six or more months in advance. If services are not completed, fees will be adjusted and any unearned portion will be refunded. If a client terminates the engagement, BCC will provide any completed work. Financial planning fees may be offset if the client engages BCC for ongoing investment management services.

Other Types of Fees and Expenses

Clients may incur additional fees and expenses separate from BCC's advisory fee, including:

- Custodial fees
- Brokerage commissions and transaction fees
- Mutual fund and ETF expense ratios
- Third-party manager fees
- Wire transfer and electronic fund fees

These fees are in addition to BCC's advisory fee, and BCC does not receive any portion of these costs.

CCR Section 260.238(j) Disclosure

General Information

Clients should be aware that similar services may be available from other advisers at lower fees. A client may invest directly in securities or funds without BCC's services; however, they would not receive the advisory services provided by BCC. BCC does not provide legal or accounting advice but may coordinate with other professionals with client consent. These professionals will charge separate fees.

Custody Disclosure

BCC does not take custody of client funds or securities, except for the limited authority to deduct advisory fees. Clients will receive account statements from the qualified custodian at least quarterly and should review them carefully. BCC will also receive duplicate statements.

Risk and Conflict Disclosure

BCC does not guarantee performance or that its investment strategies will be successful. All material conflicts of interest are disclosed in this brochure and will be updated as necessary.

ITEM 6: PERFORMANCE-BASED FEES AND SIDE-BY-SIDE MANAGEMENT

We and our Associated Persons do not accept performance-based fees. Performance based fees are based on a share of capital gains on or capital appreciation of the client's assets.

ITEM 7: TYPES OF CLIENTS

We provide financial planning and portfolio management services to individuals, business owners, high net-worth families, and charitable organizations. We do not have a minimum account size requirement.

ITEM 8: METHODS OF ANALYSIS, INVESTMENT STRATEGIES AND RISK OF LOSS

The following outlines the types of investment strategies and methods of analysis that will be used in managing your account. It is important to keep in mind that there is no specific approach to investing that guarantees success or positive returns; investing in securities involves risk of loss that clients should be prepared to bear.

We take a top down approach by evaluating global economies and capital markets. We then try to take a closer look at sectors and industries to see where we can find a competitive edge with the goal to reduce portfolio risk. We also take a broad look at assets classes and then try to determine which asset classes we believe may outperform/underperform under current economic and financial conditions.

We do not engage in active or short-term trading when managing accounts. Accounts that select an asset allocation model are typically set up so that the manager will rebalance the accounts as necessary when the percentages of certain holdings exceed or fall below target allocations. Our firm will make rebalancing recommendations to the client for accounts that do not select an asset allocation model.

Our goal is to take a comprehensive financial planning approach that encompasses investments, income taxes, retirement income, insurance and protection, and estate planning. We start by gathering the essential data; we then try to establish goals and objectives with the client. We attempt to match the client's goals, risk tolerance, and cash flow needs with a suitable investment allocation. Through our regular meetings, we will continually monitor the client's objectives and adjust the portfolio based on any changes that may take place.

We generally use the following types of investment vehicles within asset management accounts: Individual stocks and bonds, exchange-traded funds (ETFs) and mutual funds (ie: asset allocation, index, international, emerging market, real estate, and high yield bond funds). The particular investments selected for your account will depend upon your investment objective, level of risk tolerance, sensitivity to taxes, and other factors.

There are risks associated with investing in securities. The following highlights some of the risks associated with the types of investments that may be purchased for your account:

- Investing in international markets presents additional risks including currency fluctuations, the potential for diplomatic and political instability, regulatory and liquidity risks and foreign taxation among others. The risks of foreign investing are generally greater in emerging markets.
- High yield bonds carry greater risks than bonds rated as investment grade, and are issued by organizations that do not qualify for an investment grade rating by one of the rating agencies because of the potential for higher default by the issuer. Another risk is that further financial difficulties by the issuer may result in a decrease in the market value, and this may make it impossible to liquidate the bond prior to maturity.

We generally recommend that clients invest at least 1% of their overall assets into a money market fund recommended by SEI. In most cases, this partial cash balance will be maintained in a money market account so that our firm may debit advisory fees for our services related to asset management service, as applicable.

We use a variety of sources of data to conduct our economic, investment and market analysis, such as financial newspapers and magazines, economic and market research materials prepared by others, conference calls hosted by mutual funds, corporate rating services, annual reports, prospectuses, and company press releases.

Material Risks Involved

All investing strategies we offer involve risk and may result in a loss of your original investment which you should be prepared to bear. Many of these risks apply equally to stocks, bonds, commodities and any other investment or security. Material risks associated with our investment strategies are listed below.

Market Risk: Market risk involves the possibility that an investment's current market value will fall because of a general market decline, reducing the value of the investment regardless of the operational success of the issuer's operations or its financial condition.

Strategy Risk: The Adviser's investment strategies and/or investment techniques may not work as intended.

Small and Medium Cap Company Risk: Securities of companies with small and medium market capitalizations are often more volatile and less liquid than investments in larger companies. Small and medium cap companies may face a greater risk of business failure, which could increase the volatility of the client's portfolio.

Turnover Risk: At times, the strategy may have a portfolio turnover rate that is higher than other strategies. A high portfolio turnover would result in correspondingly greater brokerage commission expenses and may result in the distribution of additional capital gains for tax purposes. These factors may negatively affect performance.

Interest Rate Risk: Bond (fixed income) prices generally fall when interest rates rise, and the value may fall below par value or the principal investment. The opposite is also generally true: bond prices generally rise when interest rates fall. In general, fixed income securities with longer maturities are more sensitive to these price changes. Most other investments are also sensitive to the level and direction of interest rates.

Inflation: Inflation may erode the buying-power of your investment portfolio, even if the dollar value of your investments remains the same.

Risks Associated with Securities

Apart from the general risks outlined above which apply to all types of investments, specific securities may have other risks.

Commercial Paper is, in most cases, an unsecured promissory note that is issued with a maturity of 270 days or less. Being unsecured the risk to the investor is that the issuer may default.

Common stocks may go up and down in price quite dramatically, and in the event of an issuer's bankruptcy or restructuring could lose all value. A slower-growth or recessionary economic environment could have an adverse effect on the price of all stocks.

Corporate Bonds are debt securities to borrow money. Generally, issuers pay investors periodic interest and repay the amount borrowed either periodically during the life of the security and/or at maturity. Alternatively, investors can purchase other debt securities, such as zero-coupon bonds, which do not pay current interest, but rather are priced at a discount from their face values and their values accrete over time to face value at maturity. The market prices of debt securities fluctuate depending on such factors as interest rates, credit quality, and maturity. In general, market prices of debt securities decline when interest rates rise and increase when interest rates fall. The longer the time to a bond's maturity, the greater its interest rate risk.

Bank Obligations including bonds and certificates of deposit may be vulnerable to setbacks or panics in the banking industry. Banks and other financial institutions are greatly affected by interest rates and may be adversely affected by downturns in the U.S. and foreign economies or changes in banking regulations.

Municipal Bonds are debt obligations generally issued to obtain funds for various public purposes, including the construction of public facilities. Municipal bonds pay a lower rate of return than most other types of bonds. However, because of a municipal bond's tax-favored status, investors should compare the relative after-tax return to the after-tax return of other bonds, depending on the investor's tax bracket. Investing in municipal bonds carries the same general risks as investing in bonds in general. Those risks include interest rate risk, reinvestment risk, inflation risk, market risk, call or redemption risk, credit risk, and liquidity and valuation risk.

Exchange-Traded Funds prices may vary significantly from the Net Asset Value due to market conditions. Certain Exchange Traded Funds may not track underlying benchmarks as expected.

Investment Companies Risk. When a client invests in open end mutual funds or ETFs, the client indirectly bears its proportionate share of any fees and expenses payable directly by those funds. Therefore, the client will incur higher expenses, many of which may be duplicative. In addition, the client's overall portfolio may be affected by losses of an underlying fund and the level of risk arising from the investment practices of an underlying fund (such as the use of derivatives). ETFs are also subject to the following risks: (i) an ETF's shares may trade at a market price that is above or below their net asset value; (ii) the ETF may employ an investment strategy that utilizes high leverage ratios; or (iii) trading of an ETF's shares may be halted if the listing exchange's officials deem such action appropriate, the shares are de-listed from the exchange, or the activation of market-wide "circuit breakers" (which are tied to large decreases in stock prices) halts stock trading generally. The Adviser has no control over the risks taken by the underlying funds in which clients invest.

ITEM 9: DISCIPLINARY INFORMATION

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of BCC or the integrity of our management.

For disciplinary information for Daniel Anthony Pichardo and other Investment Advisor Representatives (IARs) of BCC, you can visit: <https://www.adviserinfo.sec.gov/IAPD/IAPDSearch.aspx>

ITEM 10: OTHER FINANCIAL INDUSTRY ACTIVITIES AND AFFILIATIONS

Daniel Anthony Pichardo, and other Investment Advisor Representatives (IARs) of BCC, are not registered, and do not have an application pending to register, as a broker-dealer or a registered representative of a broker-dealer.

Daniel Anthony Pichardo, and other Investment Advisor Representatives (IARs) of BCC, are not registered, and do not have an application pending to register, as a futures commissions merchant, commodity pool operator, a commodity trading advisor, or an associated person of the foregoing entities.

As noted in Item 4 above, BCC recommends outside advisers for our clients. Before recommending these advisers, BCC verifies that they are properly licensed or registered as an investment adviser.

Daniel Anthony Pichardo is an active, non-captive insurance agent, who does not currently operate or transact business.

Disclosure of Material Conflicts - All material conflicts of interest under CCR Section 260.238(k) are disclosed regarding BCC, its representatives, or any of its employees, which could be reasonably expected to impair the rendering of unbiased and objective advice.

ITEM 11: CODE OF ETHICS, PARTICIPATION OR INTEREST IN CLIENT TRANSACTIONS AND PERSONAL TRADING

As a fiduciary, our firm and its associates have a duty of utmost good faith to act solely in the best interests of each client. Our clients entrust us with their funds and personal information, which in turn places a high standard on our conduct and integrity. Our fiduciary duty is a core aspect of our Code of Ethics and represents the expected basis of all of our dealings.

This code does not attempt to identify all possible conflicts of interest, and literal compliance with each of its specific provisions will not shield associated persons from liability for personal trading or other conduct that violates a fiduciary duty to advisory clients. We will, upon request, promptly provide a complete code of ethics. A summary of the Code of Ethics' Principles is outlined below:

- **Integrity** - Associated persons shall offer and provide professional services with integrity.
- **Objectivity** - Associated persons shall be objective in providing professional services to clients.
- **Competence** - Associated persons shall provide services to clients competently and maintain the necessary knowledge and skill to continue to do so in those areas in which they are engaged.
- **Fairness** - Associated persons shall perform professional services in a manner that is fair and reasonable to clients, principals, partners, and employers, and shall disclose conflict(s) of interest.
- **Confidentiality** - Associated persons shall not disclose confidential client information without the specific consent of the client unless in response to proper legal process, or as required by law.
- **Professionalism** - Associated persons' conduct in all matter shall reflect credit of the profession.
- **Diligence** - Associated persons shall act diligently in providing professional services.

Our firm and its "related persons" (associates, their immediate family members, etc.) may buy or sell securities the same as, similar to, or different from, those we recommend to clients for their accounts. Neither the Adviser nor any related person recommend to clients, or buys or sells for client accounts, securities in which the Adviser or a related person has a material financial interest. A recommendation made to one client may be different in nature or in timing from a recommendation made to a different client. Clients often have different objectives and risk tolerances. At no time, however, will our firm or any related party receive preferential treatment over our clients.

In an effort to reduce or eliminate certain conflicts of interest involving the firm or personal trading, our policy may require that we restrict or prohibit associates' transactions in specific securities transactions. Any exceptions or trading pre-clearance must be approved by our Chief Compliance Officer in advance of the transaction in an account, and we maintain the required personal securities transaction records per regulation. Neither an Adviser nor a related person is permitted to trade ahead of Client Accounts.

ITEM 12: BROKERAGE PRACTICES

Factors Used to Select Custodians and/or Broker-Dealers

Bridge Capital Consulting, LLC does not have any affiliation with Broker-Dealers. Specific custodian recommendations are made to client based on their need for such services. We recommend custodians based on the reputation and services provided by the firm.

- **Research and Other Soft-Dollar Benefits** – The Third-Party Managers we utilize offer us access to certain research and technology as part of our agreement to do business with them. There is no specified amount of asset or investment that qualifies us for this access, and we may or may not use the information that is available to assist us in providing services to you.
- **Brokerage for Client Referrals** - We receive no referrals from a broker-dealer or Third-Party in exchange for using that broker-dealer or Third-Party.
- **Clients Directing Which Broker/Dealer/Custodian to Use** – In order to be managed by a Third-Party investment manager, your account will need to be custodied by the custodian required by that Third-Party investment adviser.

The Custodian and Brokers We Use

BCC does not maintain custody of your assets under its management, although we may be deemed to have custody of your assets if you give us authority to withdraw advisory fees from your account (see Item 15—Custody, below). Your assets must be maintained in an account at a “qualified custodian,” generally a broker-dealer or bank. We may recommend that our clients use one of the following qualified custodians as they are associated with the Third-Party managers we recommend.

For accounts managed by SEI Investments Management Corporation, assets will be custodied by SEI Private Trust Company, a limited purpose federally chartered thrift organization.

How We Select Brokers/Custodians

We seek to recommend a custodian/broker that will hold your assets and execute transactions on terms that are, overall, most advantageous when compared with other available providers and their services. We consider a wide range of factors, including:

- Capability to execute, clear, and settle trades (buy and sell securities for your account) itself, or to facilitate such services.
- Capability to facilitate timely transfers and payments to and from accounts.

- Availability of investment research and tools that assist us in making investment decisions.
- Quality of services.
- Competitiveness of the price of those services and willingness to negotiate the prices.
- Reputation, financial strength, and stability.
- Prior service to us and our other clients.

Your Brokerage and Custody Costs

Aggregating (Block) Trading for Multiple Client Accounts

Generally, we do not combine multiple orders for shares of the same securities purchased for advisory accounts we manage (this practice is commonly referred to as “block trading”). As a result, you may pay more for the trading of securities than you would if your trades had been bunched/blocked with other clients.

ITEM 13: REVIEW OF ACCOUNTS

Portfolio Management Account Reviews

Your financial advisor will monitor and review your accounts and holdings on a continuous basis. On an annual, semi-annual, quarterly or as-requested basis, as requested by the client, you will meet with your financial advisor to review the investments in the account. Additional reviews may be offered in certain circumstances. Triggering factors that may stimulate additional reviews include, but are not limited to, changes in economic conditions, changes in the client's financial situation or investment objectives, or a client's request.

During the regular review, the account's performance is compared against like-managed accounts to identify any unacceptable performance deviation. Additionally, reasonable client-imposed restrictions will be reviewed to confirm that they are being enforced. Events that may trigger a special review would be unusual performance, addition or deletions of client-imposed restrictions, excessive draw-down, volatility in performance, or buy and sell decisions from the firm or per client's needs.

Financial Plan Reviews

A 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.

Reports

Clients will receive statements directly from their account custodian(s) on at least a quarterly basis. Clients will receive trade confirmations from the broker(s) for each transaction in their accounts as well as monthly or quarterly statements and annual tax reporting statements from their custodian showing all activity in the accounts, such as receipt of dividends and interest. BCC will not provide written reports to Investment Management clients, unless requested in writing via email. These reports will summarize the investments in the client's account and provide information on how they have performed since inception.

ITEM 14: CLIENT REFERRALS AND OTHER COMPENSATION

Other than disclosed in Items 4 and 5 of this brochure, we do not receive any economic benefit, directly or indirectly from any Third-Party for advice rendered to our clients. Nor do we directly or indirectly compensate any person who is not advisory personnel for client referrals.

ITEM 15: CUSTODY

BCC does not have custody, except for in the instance of withdrawing client fees. BCC sends a copy of the invoice to the custodian or trustee at the same time a copy is sent to the client. The custodian sends monthly or quarterly statements to the client showing all disbursements for the custodian account, including the amount of the advisory fees. Clients provide written authorization permitting BCC to be paid directly for their accounts held by the custodian or trustee. Clients should receive at least quarterly statements from the broker dealer, bank or other qualified custodian that holds and maintains client's investment assets.

Under government regulations, we are deemed to have custody of your assets if, for example, you authorize us to instruct a custodian to deduct our advisory fees directly from your account. You will also receive account statements directly from the custodian of your assets. You should carefully review those statements as well as any invoices or reports you receive from the Adviser or Third-Party investment adviser promptly.

ITEM 16: INVESTMENT DISCRETION

For those client accounts where we provide investment management services, we maintain discretion over client accounts with respect to securities to be bought and sold and the amount of securities to be bought and sold. Investment discretion is explained to clients in detail when an advisory relationship has commenced. At the start of the advisory relationship, the client will execute a Limited Power of Attorney which will grant our firm discretion over the account. Additionally, the discretionary relationship will be outlined in the advisory contract and signed by the client.

ITEM 17: VOTING CLIENT SECURITIES

We do not vote Client proxies. Therefore, Clients maintain exclusive responsibility for: (1) voting proxies, and (2) acting on corporate actions pertaining to the Client's investment assets. The Client shall instruct the Client's qualified custodian to forward to the Client copies of all proxies and shareholder communications relating to the Client's investment assets. If the client would like our opinion on a particular proxy vote, they may contact us at the number listed on the cover of this brochure.

In most cases, you will receive proxy materials directly from the account custodian. However, in the event we were to receive any written or electronic proxy materials, we would forward them directly to you by mail, unless you have authorized our firm to contact you by electronic mail, in which case, we would forward you any electronic solicitation to vote proxies.

ITEM 18: FINANCIAL INFORMATION

Registered investment advisers are required in this Item to provide you with certain financial information or disclosures about our financial condition. We have no financial commitment that impairs our ability to meet contractual and fiduciary commitments to clients, and we have not been the subject of a bankruptcy proceeding.

We do not have custody of client funds or securities or require or solicit prepayment of more than \$500 in fees per client six months or more in advance.

Out of an abundance of caution, and to ensure that the firm has access to sufficient working capital, Bridge Capital Consulting, LLC accepted an \$82,000.00 EIDL (Economic Injury Disaster Loan) on 6/02/2020. The EIDL Loan was updated to \$300,200 on 7/9/2021 and \$331,000 on 10/11/2021. We believe we acted prudently at the time to help ensure our ability to meet continuing contractual obligations to our clients. Our balance sheet continues to meet regulatory net capital requirements.

ITEM 19: REQUIREMENTS FOR STATE-REGISTERED ADVISERS

Daniel Anthony Pichardo (CRD# 5256800) **Managing Member, Chief Executive Officer, & Chief Compliance Officer**

Year of Birth: 1982

Educational Background

- Bachelor of Arts in Business Administration, Concentration in Finance – California State University, Fullerton (2006)
- Undergraduate Studies – Pepperdine University (2000–2001)

Business Experience

- 06/2016 – Present: Bridge Capital Consulting, LLC – Managing Member, CEO, & Chief Compliance Officer
- 10/2013 – 09/2016: Girard Securities, Inc. – Investment Adviser Representative / Registered Rep
- 07/2009 – 10/2013: LPL Financial LLC – Financial Advisor
- 01/2008 – 07/2009: Wells Fargo Advisors, LLC – Financial Advisor
- 06/2007 – 01/2008: A.G. Edwards & Sons – Financial Advisor

Professional Designations

- CERTIFIED FINANCIAL PLANNER™ (CFP®)
- CHARTERED RETIREMENT PLANNING COUNSELORSM (CRPC®)
- Series 66 – Uniform Combined State Law Examination

Disciplinary Information

Mr. Pichardo has not been involved in any arbitration claim or found liable in any civil, self-regulatory organization, or administrative proceeding.

Other Business Activities

Mr. Pichardo is not engaged in any outside business activities.

Additional Compensation

Mr. Pichardo does not receive any economic benefit from any person, company, or organization other than Bridge Capital Consulting, LLC in connection with providing advisory services.



Gabriel Lewis Medina (CRD# 5319460)
Investment Advisor Representative

Year of Birth: 1978

Educational Background

- Bachelor of Science in Business Administration, Concentration in Finance – California State University, Fresno (2005)

Business Experience

- 07/2021 – Present: Bridge Capital Consulting, LLC – Investment Adviser Representative
- 04/2018 – 06/2021: Gies Associates, LLC – Registered Representative
- 04/2011 – 06/2021: United Planners Financial Services – Registered Representative
- 02/2019 – Present: Oregon Air National Guard – Education & Training Management
- 01/2000 – 02/2019: California Air National Guard – Training Management
- 06/2011 – 03/2018: Financial & Estate Advisor – Investment Adviser Representative / Agent
- 03/2010 – 05/2011: Chase Investment Services Corp – Financial Advisor
- 01/2008 – 03/2010: Wells Fargo Advisors, LLC – Financial Advisor
- 06/2007 – 01/2008: A.G. Edwards & Sons – Financial Advisor

Professional Designations

- CHARTERED RETIREMENT PLANNING COUNSELORSM (CRPC[®])
- Series 66 – Uniform Combined State Law Examination

Disciplinary Information

Mr. Medina has not been involved in any arbitration claim or found liable in any civil, self-regulatory organization, or administrative proceeding.

Other Business Activities

Mr. Medina is not engaged in any outside business activities.

Additional Compensation

Mr. Medina does not receive any economic benefit from any person, company, or organization other than Bridge Capital Consulting, LLC in connection with providing advisory services.



Kevin Joseph Martin (CRD# 5306819) Investment Advisor Representative

Year of Birth: 1981

Educational Background

- Bachelor of Arts in Sociology – University of California, Irvine (2006)

Business Experience

- 12/2025 – Present: Bridge Capital Consulting, LLC – Investment Adviser Representative
- 12/2023 – 12/2025: Self-Employed
- 01/2013 – 12/2023: Curve Capital, LLC – Financial Advisor
- 11/2010 – 02/2013: LPL Financial – Financial Advisor
- 11/2007 – 01/2008: Private Equity Advisors, Inc. – Financial Advisor
- 05/2007 – 07/2007: A.G. Edwards & Sons – Financial Advisor

Professional Designations

- Series 66 – Uniform Combined State Law Examination

Disciplinary Information

Mr. Martin has not been involved in any arbitration claim or found liable in any civil, self-regulatory organization, or administrative proceeding.

Other Business Activities

Mr. Martin is not engaged in any outside business activities.

Additional Compensation

Mr. Martin does not receive any economic benefit from any person, company, or organization other than Bridge Capital Consulting, LLC in connection with providing advisory services.

ITEM 1: COVER PAGE – BROCHURE SUPPLEMENT

Bridge Capital Consulting, LLC

DBA: “Bridge Financial Management”

4343 Von Karman Ave, Suite 250L

Newport Beach, CA 92660

Contact: Daniel A. Pichardo, CRPC[®], CFP[®], Chief Compliance Officer

DPichardo@myBridgeCapital.com

(949) 229-2262

www.BridgeCapitalConsulting.com

Form ADV Part 2B – Firm Brochure Supplement

May 1, 2026

This brochure supplement provides information about the supervised persons listed below that supplements the Bridge Capital Consulting, LLC (“BCC”) Form ADV Part 2A brochure. You should have received a copy of that brochure.

Please contact us at (949) 229-2262 if you did not receive BCC’s brochure or if you have any questions about the contents of this supplement.

Additional information about our supervised persons is available on the SEC’s website at www.adviserinfo.sec.gov. Bridge Capital Consulting, LLC is registered as an Investment Adviser with the State of California. Registration does not imply any level of skill or training. Additional information about BCC is available on the SEC’s website using CRD number 283663.

ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Daniel Anthony Pichardo (CRD# 5256800)

Managing Member, Chief Executive Officer, and Chief Compliance Officer

Year of Birth: 1982

Educational Background

- Bachelor of Arts in Business Administration, Concentration in Finance – California State University, Fullerton (2006)
- Undergraduate Studies – Pepperdine University (2000–2001)

Business Experience

- 06/2016 – Present: Bridge Capital Consulting, LLC – Managing Member, CEO, & Chief Compliance Officer
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- 07/2009 – 10/2013: LPL Financial LLC – Financial Advisor
- 01/2008 – 07/2009: Wells Fargo Advisors, LLC – Financial Advisor
- 06/2007 – 01/2008: A.G. Edwards & Sons – Financial Advisor

Professional Designations, Licensing & Exams:

CERTIFIED FINANCIAL PLANNER™ (CFP®)

The CFP® certification is awarded by the Certified Financial Planner Board of Standards, Inc. (“CFP Board”). It requires completion of education, examination, experience, and ethics requirements. CFP® professionals must complete continuing education requirements and adhere to CFP Board’s Code of Ethics and Standards of Conduct.

CHARTERED RETIREMENT PLANNING COUNSELORSM (CRPC®)

The CRPC® designation is awarded by the College for Financial Planning and requires coursework in retirement planning topics and successful completion of an examination. Designees must complete continuing education requirements and adhere to ethical standards.

Series 66 – Uniform Combined State Law Examination

The Series 66 exam qualifies individuals as investment adviser representatives and securities agents. Candidates must pass a comprehensive exam covering securities regulation and advisory practices.

ITEM 3: DISCIPLINARY INFORMATION

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of the supervised person.

Mr. Pichardo has no disciplinary events to disclose.

ITEM 4: OTHER BUSINESS ACTIVITIES

Mr. Pichardo is not engaged in any outside business activities.

ITEM 5: ADDITIONAL COMPENSATION

Mr. Pichardo does not receive any economic benefit from any person, company, or organization other than Bridge Capital Consulting, LLC in connection with providing advisory services.

ITEM 6: SUPERVISION

Mr. Pichardo is the Managing Member and Chief Compliance Officer of Bridge Capital Consulting, LLC and is responsible for supervising all advisory activities of the firm.

As the firm's principal, Mr. Pichardo monitors his own activities through adherence to the firm's compliance policies and procedures.

Clients may contact the firm at (949) 229-2262 regarding supervision.

ITEM 7: REQUIREMENTS FOR STATE REGISTERED ADVISERS

Mr. Pichardo has not been involved in any arbitration claim or found liable in any civil, self-regulatory organization, or administrative proceeding, and has not been the subject of a bankruptcy petition.

Gabriel Lewis Medina (CRD# 5319460)
Investment Advisor Representative

Year of Birth: 1978

Educational Background

- Bachelor of Science in Business Administration, Concentration in Finance – California State University, Fresno (2005)

Business Experience

- 07/2021 – Present: Bridge Capital Consulting, LLC – Investment Adviser Representative
- 04/2018 – 06/2021: Gies Associates, LLC – Registered Representative
- 04/2011 – 06/2021: United Planners Financial Services – Registered Representative
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- 06/2011 – 03/2018: Financial & Estate Advisor – Investment Adviser Representative / Agent
- 03/2010 – 05/2011: Chase Investment Services Corp – Financial Advisor
- 01/2008 – 03/2010: Wells Fargo Advisors, LLC – Financial Advisor
- 06/2007 – 01/2008: A.G. Edwards & Sons – Financial Advisor

Professional Designations, Licensing & Exams:

CHARTERED RETIREMENT PLANNING COUNSELORSM (CRPC[®])

The CRPC[®] designation is awarded by the College for Financial Planning and requires coursework in retirement planning topics and successful completion of an examination. Designees must complete continuing education requirements and adhere to ethical standards.

Series 66 – Uniform Combined State Law Examination

The Series 66 exam qualifies individuals as investment adviser representatives and securities agents. Candidates must pass a comprehensive exam covering securities regulation and advisory practices.

ITEM 3: DISCIPLINARY INFORMATION

Mr. Medina has no disciplinary events to disclose.

ITEM 4: OTHER BUSINESS ACTIVITIES

Mr. Medina is not engaged in any outside business activities.

ITEM 5: ADDITIONAL COMPENSATION

Mr. Medina does not receive any economic benefit from any person, company, or organization other than Bridge Capital Consulting, LLC in connection with providing advisory services.

ITEM 6: SUPERVISION

Mr. Medina is supervised by Daniel Anthony Pichardo, Managing Member and Chief Compliance Officer of Bridge Capital Consulting, LLC.

Mr. Pichardo is responsible for overseeing advisory activities and ensuring compliance with applicable regulations.

Clients may contact Mr. Pichardo at (949) 229-2262 regarding the supervision of Mr. Medina.

ITEM 7: REQUIREMENTS FOR STATE REGISTERED ADVISERS

Mr. Medina has not been involved in any arbitration claim or found liable in any civil, self-regulatory organization, or administrative proceeding, and has not been the subject of a bankruptcy petition.

Kevin Joseph Martin (CRD# 5306819)
Investment Advisor Representative

Year of Birth: 1981

Educational Background

- Bachelor of Arts in Sociology – University of California, Irvine (2006)

Business Experience

- 12/2025 – Present: Bridge Capital Consulting, LLC – Investment Advisor Representative
- 12/2023 – 12/2025: Self-Employed
- 01/2013 – 12/2023: Curve Capital, LLC – Financial Advisor
- 11/2010 – 02/2013: LPL Financial – Financial Advisor
- 11/2007 – 01/2008: Private Equity Advisors, Inc. – Financial Advisor
- 05/2007 – 07/2007: A.G. Edwards & Sons – Financial Advisor

Professional Designations, Licensing & Exams:

Series 66 – Uniform Combined State Law Examination

The Series 66 exam qualifies individuals as investment adviser representatives and securities agents. Candidates must pass a comprehensive exam covering securities regulation and advisory practices.

ITEM 3: DISCIPLINARY INFORMATION

Mr. Martin has no disciplinary events to disclose.

ITEM 4: OTHER BUSINESS ACTIVITIES

Mr. Martin is not engaged in any outside business activities.

ITEM 5: ADDITIONAL COMPENSATION

Mr. Martin does not receive any economic benefit from any person, company, or organization other than Bridge Capital Consulting, LLC in connection with providing advisory services.

ITEM 6: SUPERVISION

Mr. Martin is supervised by Daniel Anthony Pichardo, Managing Member and Chief Compliance Officer of Bridge Capital Consulting, LLC.

Mr. Pichardo is responsible for overseeing advisory activities and ensuring compliance with applicable regulations.

Clients may contact Mr. Pichardo at (949) 229-2262 regarding the supervision of Mr. Martin.

ITEM 7: REQUIREMENTS FOR STATE REGISTERED ADVISERS

Mr. Martin has not been involved in any arbitration claim or found liable in any civil, self-regulatory organization, or administrative proceeding, and has not been the subject of a bankruptcy petition.

PRIVACY POLICY

Bridge Capital Consulting, LLC

DBA: “Bridge Financial Management”

4343 Von Karman Ave, Suite 250L

Newport Beach, CA 92660

Contact: Daniel A. Pichardo, CRPC®, CFP®, Chief Compliance Officer

DPichardo@myBridgeCapital.com

(949) 229-2262

www.BridgeCapitalConsulting.com

May 1, 2026

Bridge Capital Consulting, LLC (“BCC”) recognizes that our relationships with current and prospective clients are based on integrity and trust. We are committed to maintaining the confidentiality, integrity, and security of your personal information. We do not sell your personal information. We do not disclose your personal information to third parties except as permitted or required by law or as necessary to provide advisory services.

We provide this Privacy Policy to clients at least annually, as required by applicable regulations.

Why We Collect Your Information

We collect personal information about you in order to:

- Provide investment management and financial planning services
- Establish and service your accounts
- Communicate with you regarding your financial situation
- Comply with federal and state laws and regulations

What Information We Collect

We may collect and maintain the following types of nonpublic personal information:

- Identifying information: name, address, date of birth, Social Security number
- Financial information: income, assets, liabilities, account balances, investment objectives
- Transactional information: account activity and history
- Information from third parties: custodians, financial institutions, or other service providers

How We Share Information

We may disclose your nonpublic personal information to third parties as permitted by law, including:

- Custodians and broker-dealers
- Account servicing and technology providers
- Financial planning and reporting software providers
- Compliance, legal, and regulatory service providers

We only share information necessary to provide our services and require third-party providers to maintain the confidentiality of your information.

Adviser Departure

If your Financial Adviser leaves Bridge Capital Consulting, LLC to join another firm, they may retain limited client contact information (such as name, address, email, phone number, and account title) as permitted by law to facilitate an orderly transition of client relationships. If you do not wish your adviser to retain this information, you may contact us at (949) 229-2262.

Your Privacy Choices

You may limit certain disclosures of your personal information where permitted by law. If you have questions about how your information is shared or wish to place limitations on sharing, please contact us using the information above.

How We Protect Your Information

We maintain physical, electronic, and procedural safeguards designed to protect your personal information.

These include:

- Restricted access to client information
- Secure systems and data protection measures
- Employee training on confidentiality and data security
- Oversight of third-party service providers

Only authorized personnel have access to your information, and only for legitimate business purposes.