



**Stonebridge**<sup>®</sup>  
financial planning group LLC

Stonebridge Financial Planning Group, LLC is registered with the Securities and Exchange Commission as an investment adviser. We provide investment advisory services. 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://www.investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing.

### What Investment Services and Advice Can You Provide Me?

**Investment Management Services:** We manage portfolios on a discretionary and non-discretionary basis. After consulting with you, we will prepare an investment strategy to meet your individual financial situation. Our advice may include, but is not limited to, mutual funds, stocks, bonds, ETFs, LPs, options, certificates of deposit, and variable insurance products. Once established, accounts are monitored and reviewed up to three times a year as mutually agreed upon. You have the option to grant us discretionary authority in our agreement. Discretionary authority allows us to implement transactions in your account without your approval in advance. You may place reasonable restrictions on this authority by submitting them in writing to us. If you do not grant us discretion, you will make the ultimate decision regarding transactions in your account. We offer management services primarily through accounts established by Triad Advisors, LLC (“Triad”), a registered broker dealer and a member of FINRA & SIPC. The two types of account structures we use on the Triad platform are the Apex Account and Pinnacle Account. Pinnacle Accounts have a \$150,000 minimum account size and are a wrap fee account. Apex Accounts have no minimum account size and are not a wrap fee account.

**Financial Planning Services:** We offer financial planning services encompassing topics such as investment planning, estate planning, retirement income planning, tax planning, risk management, education planning, insurance/LTC planning, divorce planning and survivor/widowhood adjustment. We obtain information from you and use this information to create a comprehensive financial plan based on your current situation. We also offer tax preparation, divorce planning, and social security analysis services separately on a standalone basis. *For more detailed information about our services, please see Items 4 and 7 of our [Form ADV 2A Brochure](#).*

Given my financial situation, should I choose an investment advisory service? Why or why not?

**Ask Us:**

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?

**Investment Management Fees:** The fees we charge to manage accounts are based on a percentage of the market value of assets under management including cash. Fees are negotiable at our sole discretion, and are generally payable quarterly in advance. The basic asset-based fee schedule for our accounts is as follows:

	Portfolio Value	Apex Annual Management Fee	Pinnacle Annual Management Fee
On the first	\$0 - \$150,000	1.65%	N/A
On the next	\$150,001 - \$500,000	1.60%	1.68%
On the next	\$500,001 - \$750,000	1.53%	1.61%
On the next	\$750,001 - \$1,000,000	1.33%	1.41%
On the next	\$1,000,001 - \$2,000,000	1.10%	1.18%
On the next	\$2,000,001+	.90%	.95%

Our management fee rate may be either a flat annual fee rate or a blended rate. Triad deducts from our management fee a service fee for its brokerage services. This service fee applies to either type of account and is included in the management fee you pay. In addition to our management fee, Apex Accounts are assessed transaction and other additional service charges. Pinnacle Account fees are wrap fees which include most transaction charges, and therefore are higher than a typical asset-based advisory fee. Neither our firm nor our

representatives receive any part of these transaction or service costs. Our management fee does not cover debit balances or related margin interest, mutual fund asset management fees, SEC fees or other fees or taxes required by law. Our fees create conflicts of interest. For example, we may recommend the use of third-party managers (“TPMs”) for your accounts. The TPM manages your portfolio for a separate fee which reduces our management fee. Therefore, we have an incentive to not recommend a TPM. If we recommend a TPM to you, you will receive a Form ADV 2A Brochure and Form CRS from that TPM. *For a more thorough discussion of conflicts of interest relating to our fees and how we address them, please see Item 5 of our [Form ADV 2A](#).*

**Financial Planning Fees:** For a full financial plan, we may charge a flat fee up to \$2,500. We may also charge up to \$1,000 for an annual update to the plan. The exact fee will be determined based on the complexity of the plan and the extent of service you desire. Fees may also be charged on an hourly rate up to \$210 per hour. Fees are typically paid in advance unless otherwise agreed upon between us. We also offer tax preparation, divorce planning, and social security analysis, separate services in which separate fees will be charged. 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. *For more detailed information about our fees and costs, please see Item 5 of our [Form ADV 2A Brochure](#).*

**Ask Us:**

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?

### **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. Our firm is a licensed insurance agency. Our firm and appropriately licensed representatives will receive commissions for insurance products sold to you. In addition, our representatives are also registered representatives of Triad and will receive commissions for securities products sold to you. These situations present conflicts of interest in that our representatives have an incentive to recommend securities or insurance products. *For a full discussion of our conflicts of interest and how they are addressed, please see Items 4, 5, 10, 11, 12 and 14 of our [Form ADV 2A Brochure](#).**

**Ask Us:**

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

### **How Do Your Financial Professionals Make Money?**

Our representatives receive a base salary, bonuses for bringing in new clients and an annual bonus based on the growth of our firm. The owner of our firm, Dianne Webb, also receives an annual reward trip from Triad based on revenue and other qualifiers from the prior year. These bonuses present a conflict of interest in that our representatives have an incentive to maximize the number of clients that our firm takes on.

**Ask Us:**

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

### **Do You or Your Financial Professionals Have Legal or Disciplinary History?**

No. Visit [Investor.gov/CRS](http://Investor.gov/CRS) for a free and simple search tool to research our firm and our financial professionals.

**Ask Us:**

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?

For more information about our investment advisory services or to request the most current version of this relationship summary, please go to [StonebridgeFPGGroup.com/About/ADV-and-Privacy-Policy](http://StonebridgeFPGGroup.com/About/ADV-and-Privacy-Policy) or call our office at 407-695-7100.



**Stonebridge Financial Planning Group, LLC  
Summary of Material Changes**

Please note the following changes since the previous version of our Form CRS, dated June 24, 2020:

- We have revised the description of our services to provide that we offer tax preparation, divorce planning, and social security analysis services separately on a standalone basis. These are separate services in which separate fees will be charged.