



## INTRODUCTION

TenBridge Partners, LLC. is an Investment Adviser registered with the U.S. Securities and Exchange Commission. We offer our clients financial planning and investment advisory services. Clients should understand the services we provide and fees we charge are different than those of a broker-dealer and/or custodian. It is important to understand the difference between the two. Free and simple tools are available to research firms and financial professionals at [www.Investor.gov/CRS](http://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?

We are a Registered Investment Adviser offering retail investors financial planning (we assess and monitor your entire and complete financial situation and provide advice to meet your goals) and asset management (we manage and trade your designated accounts based on the Investment Policy Statement and written financial plan we will create). Our firm has discretionary management without any material limitations. This means that we will have the authority to determine the type and amount of securities to be bought or sold in your account. We will not limit the types of investments available to you, but will use our discretionary authority to buy certain investments appropriate for your portfolio. Our firm does not have a minimum account size. For more information, please see our Form ADV Part 2A, specifically Items 4 & 16.

*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?

Generally, fees charged for our services are based on a percentage of assets under management, billed in advance on a quarterly basis, and calculated based on the balance of the account on the last day of the previous quarter. Since this fee is based upon the value of your accounts, we have an incentive to recommend you increase the assets under our management.

We also offer flat dollar fees, monthly subscriptions, and hourly fee arrangements for Financial Planning services. You may incur internal management fees and expenses by the funds we invest in your account, which are not payable to TenBridge Partners.

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 information on fees and expenses, please see our Form ADV Part 2A, Item 5.

*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?*

#### 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 interests and not put our interests 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 understand what this means. If you rollover a retirement account to our firm, we will charge the account and make money. If you do not rollover the account, we will not make money. This creates an incentive for the account to be moved to us.

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

#### HOW DO YOUR FINANCIAL PROFESSIONALS MAKE MONEY?

Our financial professionals are compensated based on the amount of client assets they service, along with the revenue from Financial Planning services.

#### DO YOU OR YOUR FINANCIAL PROFESSIONALS HAVE LEGAL OR DISCIPLINARY HISTORY?

No, we do not have any legal or disciplinary history. Visit [www.investor.gov/CRS](http://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

For additional information about TenBridge Partners, LLC along with copies of Form ADV Part 2A and this relationship summary, please visit [www.tenbridgepartners.com](http://www.tenbridgepartners.com). You can find our disclosure brochures and other information about us on the SEC's Investment Adviser Public Disclosure website at <https://adviserinfo.sec.gov/firm/summary/159378>. For any questions, or to receive up to date information or copies of the relationship summary, we can be reached by phone at 971-277-1077.

*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?*