

Vestbridge Advisors, Inc
Form CRS – Customer Relationship Summary
March 18, 2022

Introduction

Vestbridge Advisors, Inc. (“Vestbridge” or the “Firm”) is registered with the SEC as an Investment Adviser. 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 adviser, and investing. Brokerage and investment advisory services and fees differ and it is important for the retail investor to understand the differences.

What investment services and advice can you provide me?

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?*

Vestbridge provides investment advisory and investment management services to clients. The minimum account size is \$500,000 but Vestbridge may accept clients with less than the minimum portfolio size. In addition to offering investment advisory and investment management services, Vestbridges’ services could include financial planning.

Vestbridge has full discretion when a client invests. This means that Vestbridge may purchase and sell securities for your account without having to obtain your permission. When a client invests in securities that were not chosen by Vestbridge, the client will inform Vestbridge whether the client is granting Vestbridge discretion over those securities.

Vestbridge monitors clients’ portfolios as part of an ongoing process with account reviews conducted periodically. Such reviews consist of system-generated reports identifying client portfolios that may be out of tolerance for the allocation selected. For more detailed information please refer to the Vestbridge Form ADV, Part 2.

What fees will I pay?

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?

Vestbridge provides investment management services for an annual fee based upon a percentage of the market value of the clients’ assets being managed by Vestbridge. Generally, Vestbridge’s fee will not exceed 1.80% per annum. Some accounts could be higher but will not exceed 2.20%. Depending on the account type the client opens with a third-party custodian, the custodian may charge the client transaction fees for certain transactions.

Mutual funds, ETFs (Exchange Traded Funds) and alternative investments charge their own fees for investing the pool of assets in the respective investment vehicles. In addition, third-party model managers may charge the client a separate fee ranging from 0.0% to 0.35%.

Clients will pay fees and costs whether they make or lose money on their investments. Fees and costs will reduce any amount of money clients make on their investments over time. Clients need to make sure they understand what fees and costs they are paying. For more detailed information please refer to the Vestbridge Form ADV Part 2.

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?

Conversation Starter

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

When we act as your investment adviser, we must 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 affect the recommendations, we provide you with. Here are some examples to help you understand what this means. For more detailed information please refer to the Vestbridge Form ADV, Part 2.

Because Vestbridge bases its advisory fee on the value of the client's account, the more assets there are in a client's account, the more a client will pay in fees, and Vestbridge may therefore have an incentive to encourage their clients to increase the assets in their account.

Vestbridge is under common ownership and control with Hanlon Investment Management Inc. ("Hanlon") Hanlon provides investment management services through its affiliated mutual fund, the Tactical Dividend and Momentum Fund ("TDM"). The TDM Fund may be a part of the investments selected by Vestbridge for a client account. Hanlon earns management fees for managing the TDM Fund.

How do your financial professionals make money?

The investment adviser representative servicing client accounts receives a portion of the advisory fee paid to Vestbridge. The portion of the advisory fee shared with your investment adviser representative is determined by an agreement between Vestbridge and your investment adviser representative.

Do your financial professionals have legal or disciplinary history?

Conversation Starter

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

No as to the Firm; Yes as to individual representative. For more information, please refer to the Form ADV Part 2 and 2B.

Additional Information

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?

For additional information about our services, please refer to Vestbridge's Form ADV. To receive an up-to-date Form CRS or Form ADV, please contact Vestbridge's Compliance Department at (609) 701-2900 or visit our website at www.Vestbridge.com.