

## **J.L. BAINBRIDGE & COMPANY, INC. CLIENT RELATIONSHIP SUMMARY (FORM CRS)**

March 17, 2021

J.L. Bainbridge & Company, Inc. (“firm” or “JLB”) is registered with the Securities and Exchange Commission as an investment adviser. Brokerage and investment advisory services and fees differ, and it is important that you understand the differences. There are free and simple tools available to research the firm and our financial professionals at [Investor.gov/CRS](https://www.investor.gov/CRS), (<https://www.investor.gov/>) which also provides educational materials about broker-dealers, investment advisers, and investing. (The firm’s CRD#108058/SEC#801-55231 for your reference.)

### **WHAT INVESTMENT SERVICES AND ADVICE CAN YOU PROVIDE ME?**

We offer investment advisory services and financial planning. The investment advisory services are offered only on a discretionary to individuals, pension plans, 401K’s, and charitable organizations. Services offered on a discretionary basis mean that you will provide us with written authority to trade your account for you without contacting you prior to making investments. Our investment advisory services invest in publicly traded securities. We do not trade commodities or illiquid securities. While the firm does not have a specific minimum account size, we suggest at least \$200,000 investment. When mutually agreed to, JLB shall provide financial planning services as an incremental part of the overall services to clients. We will monitor your account regularly as part of the overall strategy of your account based on the assets in the account, interviews with you, and questionnaires regarding your objectives. We will send our reports at least bi-annually, and you will receive no less than quarterly reports from the custodian. We will review the account more frequently as circumstances require. We will choose investments based on the information derived from interviews with you and questionnaires, which will be updated periodically. Additional information about our services can be found in our [Form ADV Part 2 A Item 4 and 7 and 13](https://adviserinfo.sec.gov/firm/summary/108058). (<https://adviserinfo.sec.gov/firm/summary/108058>)

**Consider asking us- “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?**

We earn fees as indicated in the fee section of the investment management agreement signed by each client. In general, the fees range from .45 to 1.00% annually on assets under management, calculated in arrears on the last business day of each month, not including accrued interest in the billing period payable bi-annually. We do not charge performance fees. We do not charge for financial planning services. Fees do not include certain charges imposed by custodians, brokers and other third parties such as custodial fees, trade commissions, deferred sales charges, 12b-1 fees, odd-lot differentials, transfer taxes, wire transfers alternative investment processing fees, electronic fund fees and other fees and taxes on brokerage accounts and securities transactions. The payment of our advisory fee is contingent on client satisfaction. Please see the custodial documents and prospectus, where applicable, for additional information. ***“We have an incentive to encourage you to add more funds to the accounts we manage as your investment advisor as our fee will be increased. We may also receive certain incentives from your custodian for recommending that your custody your assets with them. 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.*”**

**[Additional information regarding our fees can be found in our Form ADV Part 2 A Item 5](https://adviserinfo.sec.gov/firm/summary/108058)**

**<https://adviserinfo.sec.gov/firm/summary/108058>**

**Consider asking 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.*

### **Examples of Ways We Make Money and Conflicts of Interest.**

JLB or persons associated with our firm can buy or sell the same securities that we recommend to you, or in which you are already invested. A conflict of interest could exist in such cases if we had the ability to trade ahead of you and potentially receive more favorable prices than you receive.

We have a conflict of interest when recommending that you roll over a retirement account such as a 401k or a self-or employer managed IRA to a managed account with us because we will receive a fee for managing these assets.

Our financial professionals are compensated based on their salary as well as a percentage of the assets they bring to the firm and on a percentage of the firm's revenues. Our financial professionals are not compensated for selling any investment products, nor do they receive any commissions.

We may receive client referrals through the firm's participation in Charles Schwab Advisor Network referral program. The receipt of referrals creates a conflict of interest because we have an incentive to recommend to clients that their assets be held in custody with Charles Schwab and to place transactions for client accounts with Schwab, except when its fiduciary duties require doing otherwise. In addition to receiving referrals from our custodian, we may also receive benefits such as research, trading tools, and other resources not available to us if we did not have client assets at the custodian. **For additional information, please see Form ADV Part 2 A Item 14. <https://adviserinfo.sec.gov/firm/summary/108058>**

**Consider asking us-“How might your conflicts of interest affect me, and how will you address them?”**

**HOW DO YOUR FINANCIAL PROFESSIONALS MAKE MONEY?** Our advisors receive a portion of the management fee that we receive on your account that we manage for you; they also receive compensation based on new assets brought to the firm. The more your portfolio with us grows, whether because of market performance or additional assets under management, the greater your advisor's compensation will be. **Please see Form ADV Part 2 A Item 10 and 14 for additional information.**

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

Yes. For a free and simple search tool to research us and your financial professional, please visit [investor.gov/CRS](https://www.investor.gov/CRS). (<https://www.investor.gov/CRS>) For free and simple search tool to research

**Consider asking us-“As a financial professional, do you have any disciplinary history? For what type of conduct?”**

### **ADDITIONAL INFORMATION**

To receive additional information about J L Bainbridge and to request a free copy of this Form CRS as well as to request any up to date information, please call us at 941-296-7214 or Email us at [jchauvel@jlbainbridge.com](mailto:jchauvel@jlbainbridge.com). Visit our website at <https://jlbainbridge.com/> Review our [Form ADV Part 2 <https://adviserinfo.sec.gov/firm/summary/108058>](https://adviserinfo.sec.gov/firm/summary/108058) and find out more about us at [investor.gov](https://www.investor.gov/). (<https://www.investor.gov/>)

**Consider asking us-“Who is my primary contact person” Are they a representative of the investment advisor or a brokerage firm? Who can I talk to if I have concerns about how this person is treating me?”**