

ITEM 1 - INTRODUCTION

NobleBridge Wealth Management, LLC (“NBWM” or “Firm”) is registered with the Securities and Exchange Commission (“SEC”) as an investment adviser. One of the requirements of being a Registered Investment Adviser (“RIA”) is to produce this Client Relationship Summary.

As an RIA, we do not sell products or accept commissions for advisory services. However, some of our financial professionals are licensed insurance agents and may receive insurance commissions. We have a fiduciary responsibility to our clients and are legally required to act in their best interests. This differentiates us from brokerage firms, which offer other types of services, fee structures, and working relationships. Brokerage and investment advisory services and fees differ, and it is important to understand these differences, which is why the SEC provides free and simple tools for researching financial professionals at www.investor.gov/CRS. This site also provides educational materials about investment advisors, broker-dealers, and investing.

ITEM 2 – WHAT INVESTMENT SERVICES AND ADVICE CAN YOU PROVIDE ME?

NBWM offers discretionary and non-discretionary investment management, financial planning, consulting, assets under advisement, independent third-party money management, and retirement consulting services. As part of our managed account services, we monitor portfolios on an ongoing basis and meet with clients initially and from time to time to review goals, risk tolerance, time horizon, liquidity needs, and any reasonable investment restrictions. If you give us discretionary authority, we can buy and sell investments in your account without asking you in advance, subject to any reasonable written restrictions you provide. If your account is non-discretionary, we make recommendations, but you decide whether to approve each transaction.

We generally require a \$25,000 minimum to open and maintain an advisory account. For accounts of \$25,000 or more that we do not manage, or that we exclude in our discretion, we charge a \$200 annual administrative fee. For accounts below \$25,000, we may charge up to \$75 or 1.5% of the account value instead of an asset-based fee, as provided in the client agreement. These fees are billed quarterly in advance.

We may also act as a sub-adviser or strategist for another registered investment adviser by providing model portfolios for that adviser’s clients. In those arrangements, the other adviser keeps the client relationship and remains responsible for discretion, trading authority, suitability, and implementation, as applicable.

We also offer planning and consulting services, including NoblePlan, Advanced Planning Services, Assets Under Advisement Services, On-Demand Project-Based Advice Services, and Tax Planning Advisory and Integrated Tax Services. Unless we agree otherwise in writing, these services are non-discretionary, which means you make the final decision about whether and how to implement our recommendations. Stand-alone planning and consulting services generally require at least \$10,000 in assets, although we may waive that minimum.

FOR MORE INFORMATION, PLEASE SEE [ITEMS 4, 7, 13, AND 16 OF OUR FORM ADV 2A BROCHURE](#)

- *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?*

ITEM 3.A –WHAT FEES WILL I PAY?

We generally charge an annual asset-based fee for managed account services of up to 2.00%, billed quarterly in advance based on the value of your account at the end of the prior quarter, including cash. Fees may be negotiable and may be deducted from your account or billed separately, as described in your advisory agreement.

Fees for financial planning and consulting services vary by service and are described in your agreement. These fees may be charged as flat, monthly, hourly, or asset-based fees. Fixed fees do not exceed \$7,500 per year, and hourly fees do not exceed \$350 per hour.

If you use a Third-Party Money Manager, sub-adviser, or strategist, you will pay that manager’s fee in addition to our fee. The combined advisory fee generally will not exceed 2.00% annually. You may also pay custody, trading, platform, mutual fund, ETF, and other investment-related fees and expenses.

Your custodian may also charge transaction, custodial, redemption, administrative, and other account fees. We do not share in those fees.

The amount paid to our Firm and your financial professional generally does not vary based on the type of investment we select on your behalf. You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce the value of your account over time. Please make sure you understand what fees and costs you are paying.

FOR MORE INFORMATION, PLEASE SEE [ITEM 5 OF OUR FORM ADV 2A BROCHURE](#)

- *Conversation Starters:*
- *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?*

ITEM 3.B – WHAT ARE YOUR LEGAL OBLIGATIONS TO ME WHEN ACTING AS MY INVESTMENT ADVISER? HOW ELSE DOES YOUR FIRM MAKE MONEY & 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, how we make money creates some conflicts with your interests. You should understand and ask us about these conflicts because they can affect our investment advice. Here are some examples to help you understand what this means. 1) Because we generally charge an asset-based fee, we earn more as the assets in your account increase, which creates an incentive to encourage you to invest more assets with us; cash and cash equivalents are also included in assets billed for advisory fees. 2) We may recommend rolling over assets from a retirement plan into an IRA or account we manage, which would cause us to earn fees we would not otherwise receive. 3) When we recommend certain third-party managers or insurance products, our firm or certain financial professionals may receive compensation, which creates an incentive to recommend those arrangements. We manage accounts for multiple clients and allocate our time based on each client's needs.

FOR MORE INFORMATION, PLEASE SEE [ITEMS 5, 10, 11 AND 14 OF OUR FORM ADV PART 2A BROCHURE](#)

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

ITEM 3.C – HOW DO YOUR FINANCIAL PROFESSIONALS MAKE MONEY?

Our Financial Professionals are compensated based on our firm's revenue from our investment advisor fees. Our Financial Professionals are compensated based on the amount of assets they service, the amount of time spent, and the complexity required to meet the client's needs or revenue based on the recommendations provided. Some of our Financial Professionals are insurance licensed and receive commissions, trails or other compensation from the respective insurance companies as a result of effecting insurance transactions. However, you have the right to decide whether to act on the recommendation. We recognize our duty to prioritize your interests and establish policies to avoid conflicts.

FOR MORE INFORMATION, PLEASE SEE [ITEMS 5, 10, 11, AND 14 OF OUR FORM ADV PART 2A BROCHURE](#) AND REFER TO YOUR FINANCIAL PROFESSIONAL'S ADV 2B BROCHURE

ITEM 4 – DISCIPLINARY HISTORY

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

No. Visit [Investor.gov/CRS](https://www.investor.gov/CRS) for a free and simple search tool to research NobleBridge Wealth Management, LLC and our financial professionals.

FOR MORE INFORMATION, PLEASE SEE [ITEM 9 OF OUR FORM ADV PART 2A BROCHURE](#) OR REFER TO ITEM 11 OF OUR PART 1

- *Conversation Starters:*
- *As a financial professional, do you have any disciplinary history? For what type of conduct?*

ITEM 5 - ADDITIONAL INFORMATION

For additional information about our investment advisory services, visit the SEC's website at www.adviserinfo.sec.gov. Our firm's IARD number is 146612. You may also contact us for up-to-date information and request a copy of the relationship summary by contacting us at (866) 798-0354 or www.noblebridgewealth.com.

- *Who is my primary contact person? Is he/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?*

SUMMARY OF MATERIAL CHANGES

Since our last annual amendment filed on March 25, 2025, the following material changes have been made:

- **Item 2:** Model Portfolio & Sub-Advisory Services to non-related Investment Advisers were added.
- **Item 2:** Account minimum language was updated to reflect a \$25,000 minimum for managed accounts and \$10,000 minimums for certain service models.
- **Item 3.A:** Billing language was updated to reflect a 2.00% maximum annual advisory fee generally billed quarterly in advance for managed accounts, with billing practices varying by program and custodian.
- **Item 3.A:** Financial Planning and Consulting fees were expanded to include more detail regarding our planning service models (including subscription, implementation, project-based, and tax planning fee structures) while maintaining the disclosed maximum fixed fee of \$7,500 per year and maximum hourly fee of \$350.