

Bleakley Financial Group, LLC (“Bleakley”) is registered with the U.S. Securities and Exchange Commission as an investment adviser. Investment advisory and brokerage services and fees differ, and it is important for you to understand the differences in order to choose which type of service is right for you. There are free and simple tools 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?

- Bleakley offers investment advisory services to retail investors, and our financial professionals are called Advisors. Some of the services we offer are wealth management, investment advisory (wrap and non-wrap programs), financial planning, and retirement consulting. Through these services, we can access investment products such as stocks, bonds, exchange-traded funds (“ETFs”) and mutual funds.
- We offer investment advisory services on both a discretionary and non-discretionary basis. Our level of authority is determined at the beginning of our relationship and is outlined in our agreement(s) with you. When you give us discretionary authority, your Advisor will make investment decisions without your prior authorization. If you do not give us discretionary authority, you will make the ultimate decision regarding the purchase or sale of investments and you will need to speak with or authorize your Advisor prior to each transaction.
- We will perform ongoing monitoring of your account(s) based upon the scope of services we provide as described in our agreement(s). If we only provide limited-scope services, such as creating a financial plan, we will not monitor your account(s) or plan. All recommendations regarding your advisory account will be made in an advisory capacity.
- Bleakley has no minimum account size or investment amount, but the services and programs of third-parties that we offer may. **For more detailed information** on services offered, please review [Bleakley’s Form ADV Part 2A Brochure](#) and read Items 4 and 7.

**Note:** Some of our Advisors are registered representatives of LPL Financial LLC (“LPL”), an SEC registered broker-dealer and investment adviser. If so, your Advisor may offer you brokerage services through LPL or investment advisory services through Bleakley. Brokerage services and investment advisory services are different, and the fees we, and LPL, charge for those services are separate. It is important that you understand the differences. In particular, your Advisor may earn transaction-based compensation and have additional conflicts of interest as a result of providing brokerage services through LPL. You are encouraged to learn more about LPL by reviewing [lpl.com/disclosures.html](https://lpl.com/disclosures.html) and having a discussion with your Advisor.

## Questions you should ask your financial professional:

- 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?

- **Asset-Based Fee:** Bleakley generally charges an ongoing asset-based fee at the beginning of each quarter in advance. The asset-based fee is based on a percentage of the assets that Bleakley manages for you. The fee is directly negotiated with your Advisor with a maximum annual fee of 2.00%. A fee that is a percentage of the assets to be managed may create a disincentive for your Advisor to perform additional work for you because that work will not increase your Advisor’s compensation. Your Advisor may have an incentive to perform less work if you have fewer assets. Since fees increase when assets increase, your Advisor has an incentive to encourage you to increase the assets in your account.
- **Flat Fee:** Bleakley may also agree to charge a fixed or flat fee for additional services such as financial planning and consulting services that are limited in scope. A fixed fee may create a disincentive for your Advisor to perform additional work for you because that work will not increase your Advisor’s compensation.
- **Wrap Fee and Non-Wrap Fee:** Wrap fee programs include Bleakley’s asset-based fee and either a custodian asset-based charge or custodian transaction charges. If you are in a non-wrap fee program, you will pay Bleakley’s asset-based fee and, separately, either a custodian asset-based charge or custodian transaction charges. Your investment strategy, investments and related transactions in your account impact whether you will pay more in a wrap or non-wrap fee program.
- **Other fees:** You will pay custodial account and other service fees such as account activity fees, wire fees, and underlying investment costs for ETFs and mutual funds. Additionally, depending on the services, you will incur proprietary investment strategy fees and/or third-party or sub-advisor fees. These fees may or may not be waived depending on the provider, type of account or fee arrangement, level of assets maintained in the account and/or type of services.



**Additional information:** 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** on our fees and costs, review [Bleakley's Form ADV Part 2A Brochure](#) and read Items 5A, B, C and D.

### *Questions you should ask your financial professional:*

- 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 primarily makes money from advisory fees that our clients, like you, pay. This is a conflict of interest because those fees reduce your investment returns. Your Advisor may also make money outside of Bleakley, typically as a registered representative of a broker-dealer or as an insurance agent, and recommendations to utilize him or her in those roles create a conflict of interest. Furthermore, Bleakley and its Advisors may receive research and other benefits from custodians that Bleakley may recommend and Bleakley and certain of its Advisors have an incentive to recommend Bleakley's proprietary investment strategies. **For more detailed information** on our conflicts of interest, review [Bleakley's Form ADV Part 2A Brochure](#).

### *Questions you should ask your financial professional:*

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

### **How do your financial professionals make money?**

Your Advisor receives a portion of the investment advisory fee you pay based on the assets in your account. This creates an incentive for your Advisor to encourage you to increase the assets in your account. The portion of the investment advisory fee paid to your Advisor will differ based on the advisory service or program. Your Advisor may also make money from related fields, but outside Bleakley. For example, if your Advisor is also a registered representative of LPL, the Advisor would earn commissions from buying and selling securities in a brokerage account. Your Advisor may also be an insurance agent and would earn commissions for selling you insurance contracts or annuities. If so, your Advisor will also have an incentive to increase the trading activities in your brokerage account or increase your insurance contracts to make more money from those roles. Your Advisor may be provided research and other benefits, such as educational conferences, transition assistance payments and other services offered by a custodian. The receipt of these benefits creates a conflict of interest because any advice may be based in part on the benefit to the Advisor and not solely on the nature, cost or quality of custody or brokerage services provided by the custodian. **For more detailed information** on our conflicts of interest and how we make money, review [Bleakley's Form ADV Part 2A Brochure](#).

### **Do you or your financial professionals have legal of disciplinary history?**

No, for our firm. Yes, for some of our Advisors. Please visit [Investor.gov/CRS](https://www.investor.gov/CRS) for a free and simple search tool to research Bleakley and our Advisors.

### *Questions you should ask your financial professional:*

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

### **Additional Information**

You may find additional information about our firm and services at [Bleakley.com](https://www.bleakley.com). You may call us at (973) 575-4180 to request up-to-date information and a copy of the relationship summary.

### *Questions you should ask your financial professional:*

- Who is my primary contact person? Is he or she a representative of an investment adviser or broker-dealer?
- Who can I talk to if I have concerns about how this person is treating me?