

March 2026

We are registered with the U.S. Securities and Exchange Commission as an investment adviser. Brokerage and investment advisory services fees differ and it is important for you to understand the differences. Free and simple tools are available to research firms and financial professionals at <http://investor.gov/crs>, which also provides educational materials about broker-dealers, investment advisers and investing.

What investment services and advice can you provide me?

Our firm offers investment advisory services, which are fully described in our [Form ADV Part 2A](#) (“Disclosure Brochure”). Our services include financial planning and investment consulting, and investment management services. As part of our standard services, we monitor investments that we manage on a continuous and ongoing basis. Financial planning and investment consulting recommendations are not actively monitored. There are no material limitations to our monitoring. We accept discretionary and/or non-discretionary authority to implement the recommended transactions in client accounts. The level of discretion is determined in our agreement and there are no material limitations on the authority. For non-discretionary services, you make the ultimate decision regarding the purchase or sale of investments. We do not offer advice only with respect to proprietary products. We offer advice on investment management assets among external investment managers (“External Managers”) and privately placed securities, which may include debt, equity and/or interests in pooled investment vehicles (e.g., hedge funds). Our services are subject to a minimum account value.

Additional information about our services can be found in [Items 4, 5 and 7](#) of our [Disclosure Brochure](#) and available to all clients or by going here: <https://adviserinfo.sec.gov/firm/summary/152569>.

Let’s discuss...

- *Given my financial situation, should I choose an investment advisory service? Why or why not?*
- *How will you choose investments to recommend to me?*
- *Given my financial situation, should I choose an investment advisory service? Should I choose a brokerage service? Should I choose both types of services? Why or why not?*
- *What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?*

What fees will I pay?

We offer our services on a fee basis. We charge a fixed fee for standalone financial planning and investment consulting services. We charge a fixed fee or a fee based upon assets under management for investment management and wealth management services. For ongoing services, the annual fee is prorated and charged quarterly. The more assets there are in your advisory accounts, the more you will pay in fees, so the firm may therefore have an incentive to encourage you to increase the assets in your account. 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.

In addition to Coastal Bridge’s investment management fees, clients are responsible for the fees and expenses associated charged by third parties in connection with the investment of their assets. These fees and expenses could potentially include such as brokerage and other transaction costs, and fees and taxes, related to the purchase and sale of securities for their accounts, and any expenses and charges imposed by broker-dealers and custodians who service client accounts (including but not limited to any custodian fees and account maintenance fees). Clients are additionally responsible for the fees and expenses of externally managed investments, such as those managed by External Managers, and of private investment funds, mutual funds and exchange traded funds. Such fees, expenses, commissions and charges are exclusive of and in addition to our fee.

Additional information about our fees can be found in [Item 5 of our Disclosure Brochure](#) and available to all clients or by going here: <https://adviserinfo.sec.gov/firm/summary/152569>.

Let's discuss... 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.

- **Third-Party Payments:** We and our supervised persons receive compensation from third parties when we recommend insurance products to you. This results in an incentive for us to recommend those investments and potentially more frequent purchases.
- **Revenue Sharing:** We and our supervised persons are eligible to receive compensation from affiliates based on the revenue our affiliates generate from our supervised persons' services or recommendations. This presents a conflict and incentive for our supervised persons to recommend certain products or services offered by our affiliates.

Let's discuss... How might your conflicts of interest affect me, and how will you address them?

Additional information about our conflicts of interest can be found throughout our [Disclosure Brochure](#) and available to all clients or by going here: <https://adviserinfo.sec.gov/firm/summary/152569>.

How do your financial professionals make money?

Our financial professionals are compensated based on the following factors and conflicts of interest:

- Insurance commissions in their individual capacity. Insurance commissions, while not earned as financial professionals of our firm, result in an incentive to sell certain products and potentially more frequent purchases.
- Revenue the firm and/or our affiliates earn from the financial professional's advisory services or recommendations. This results in an incentive to take steps to maximize revenue to the firm and to recommend certain products or services offered by our affiliates.

Additional information about our financial professionals can be found on their respective Form ADV Part 2 Brochure Supplements that you will be provided.

Do you or your financial professionals have legal or disciplinary history?

Yes. You can visit <http://investor.gov/crs> for a free and simple search tool to research us and our financial professionals.

Let's discuss... As a financial professional, do you have any disciplinary history? For what type of conduct?

You can find additional information about our services on our website at <http://coastalbridgeadvisors.com> and in our Disclosure Brochure. To request a copy of this Relationship Summary and any of our other disclosure documents referred to in this document, please call us at (203) 683-1530.

Let's discuss... 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?

Exhibit

We do not offer a wrap program. This Form CRS dated March 2025 has been updated accordingly.