

As of September 2024, BridgeQuest is changing our affiliation from LPL Financial to Commonwealth Financial Network®—the nation’s largest privately held RIA–independent broker/dealer.

FAQs:

What is not changing?

There is NO change to the BridgeQuest team, location or office. There is NO change to your client-advisor relationship, fee structure, portfolio or investments.

Your BridgeQuest Team	NO Change
BridgeQuest Office	NO Change
Our Client-Advisor Relationship	NO Change
Fee Structure	NO Change
Your Portfolio/Investments	NO Change

What is changing?

Your statements will now say "Commonwealth" instead of LPL. Your online access (desktop or mobile devices) will now be via Commonwealth. We will work closely with you to ensure you have all the information and access you are accustomed to.

<u>What will change?</u>	<u>Now</u>	<u>Future</u>
Your statements	LPL Financial	Commonwealth Financial
Online Access	LPL Financial Portal	Commonwealth Investor360®

Who is Commonwealth Financial Network?

Commonwealth is an RIA–broker/dealer. They’re dedicated to supporting advisors and their clients and ensuring that I’ll have everything I need to help you reach your goals. In fact, J.D. Power ranks Commonwealth “#1 in Independent Advisor Satisfaction Among Financial Investment Firms, 10 Times in a Row.”¹

¹ Commonwealth received the highest score among independent advisors in the J.D. Power 2010, 2012, 2013, 2014, and 2018–2023 U.S. Financial Advisor Satisfaction Studies. Presented on July 5, 2023, for December 2022 to April 2023, it is based on responses from 4,183 advisors employed by or affiliated with the firms included in the study. Not indicative of the firm’s future performance. Your experience may vary. Study is independently conducted, and the participating firms do not pay to participate. Use of study results in promotional materials is subject to a license fee. Visit jdpower.com/awards for more details.

Commonwealth partners with more than 2,100 independent financial advisors and oversees more than \$296.3 billion in assets nationwide.

What does Commonwealth do for BridgeQuest?

Simply stated, they handle much of our operational processing, such as maintaining your accounts, statements, and online functionality in order to support our business. To help ensure quality service for your investment account(s), Fidelity InstitutionalSM provides clearing, custody, and other brokerage services to Commonwealth through National Financial Services, LLC.

Why did you pick Commonwealth?

There are many reasons, but to highlight a few:

- The improved back office resources will enable us to spend more time providing highly personalized service to you.
- Commonwealth has a service-oriented approach, consistently ranking highest in satisfaction among independent financial planning firms²
- As we continue to grow, Commonwealth provides technology to help BridgeQuest scale to meet the needs of our clients now and into the future.

What action do I need to take?

The process is simple. We will provide you with applicable disclosure documents for review, along with required forms to sign, authorizing us to open identical accounts at Commonwealth and transfer your assets into the accounts. We will collect your approval and electronic signature securely via DocuSign, and then we take care of the rest. Of course, we are happy to meet with you to go over any questions you may have at any time.

You can reach us at (913) 276-7110 or via email (matt@bridgequest.com , greg@bridgequest.com).

When will I have online access to my accounts at Commonwealth?

After your new accounts are established, you'll receive an invitation to Investor360[®], Commonwealth's online portal, along with resources and training on how to navigate your new client portal.

What can I expect regarding tax reporting?

At tax time, you will receive two tax statements for each of your accounts: One from LPL and one for your new accounts at Commonwealth. You'll need to use both when filing your taxes for the 2024 Tax Year, after which you will receive statements from only Commonwealth for 2025 and beyond.

Will Commonwealth and/or BridgeQuest charge me fees?

You may see a transfer fee charged by LPL when your assets move to Commonwealth. We will credit your account back with the exact amount of any transfer fees.

Are you going to charge me more?

No, your fee structure will not change.

Will my cost basis transfer?

Your cost basis—for securities with a known cost basis—will be available after the transfer is complete.

Will my periodic transactions be interrupted? How do I make sure I get my money?

Our goal is that you do not experience any disruption to periodic transactions you have set up. You can help by promptly completing the DocuSign approval and signature you'll receive via email. Of course, if there is a delay or a payment is missed during this transition period, we will send out payment to ensure you have what you need.

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