



Item 1 - Introduction

Bulldog Financial Planning (“BFP”) is a registered investment adviser in the state of Rhode Island and Massachusetts. BFP is not affiliated with any broker dealer or custodian. Brokerage and investment advisory services and fees differ and it is important for the retail investor to understand the differences.

Free and simple tools are available to research firms and financial professionals at Investor.gov/CRS which also provides educational materials about broker-dealers, investment advisers and investing.

Item 2 - Relationship and Services

“What Investments Services and Advice can you provide me?”

BFP provides the following principal investment advisory services to retail investors:

- **Financial Planning Services**
- **Investment Account Management WRAP Program**
- **Wealth Management WRAP Program**
- **Financial Planning Seminars and Training Sessions**

For additional information, please view BFP’s Brochure via the company website www.BulldogFinancialPlanning.com/the-firm-brochure for more details. Item 4, Appendix 1A/1B Item 4 for the services provided and pre-authorized discretionary wealth management. Item 13, Appendix 1A/1B Item 8 for monitoring of accounts and frequency of meetings. Item 16, Appendix 1A/1B Item 6 for discretionary trading. Item 7, Appendix 1A/1B Item 5 for program minimums.

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 - Fees, Costs, Conflicts, and Standard of Conduct

“What fees will I pay?”

BFP has investment advisory fee schedules specific for each type of service. See the Fee Table.

www.bulldogfinancialplanning.com/services

Investment Advisory Service Name	Frequency	Fee Type
Financial Planning Services	At Time of Service Or Monthly/Quarterly	Hourly, Flat Fee Subscription Based on Anticipated Number of Hours Annually
Investment Account Management WRAP Program	Quarterly in Arrears	Annual Rate on Assets Under Management
Wealth Management WRAP Program	Quarterly in Arrears	Annual Rate on Assets Under Management
Financial Planning Seminars and Training Sessions	By Event or Session	Hourly or Flat Fee

Asset-based fees associated with wrap fee programs will include most transaction costs and fees to a broker-dealer or bank that has custody of these assets, and therefore generally have higher fees than a typical asset-based advisory fee. Please review all of the details of the fees, the costs included, and the breakpoint schedules of the WRAP programs found in the Firm Brochure under Item 5 and WRAP Appendix 1A/1B Item 4.

www.bulldogfinancialplanning.com/the-firm-brochure



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.

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?

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 company will seek to avoid any conflict of interest. If one were to develop unavoidably, then it will be disclosed.

You should understand and ask us about potential conflicts. For example, BFP does not generate revenue any other way than the fees described above. The more assets you enroll in a WRAP program will generally result in more fees. BFP will work with you to help decide what amount of your money is appropriate for market risk in either program.

Conversation Starters -

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

Please see the Firm Brochure under Item 10 for more information on our lack of affiliations and Item 14 for more details on the professional network. BFP will be introduced to clients and make introductions upon your request based on your financial needs and the area of expertise.

How do your financial professionals make money?

BFP is a sole proprietorship. The company generates all of its revenue from the fees for financial planning services provided, financial planning seminars or training sessions, and for assets under management. There are no commissions paid for services rendered.

Item 4 - Disciplinary History

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

No. Please visit [Investor.gov/CRS](https://www.investor.gov/CRS) for a free and simple search tool to research the company.

Conversation Starter -

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

Item 5 - Additional Information

You can find additional information about Bulldog Financial Planning services and request a copy of the relationship summary or other important disclosures by visiting www.bulldogfinancialplanning.com/other-important-disclosures or calling me at (401) 227-3957.

Conversation Starter -

- 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?