

## **Kingsbridge Advisors, Inc.**

**1455 Broad Street  
Bloomfield, NJ 07003**

**Phone: 973-771-0886  
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**[www.Kingsbridge.com](http://www.Kingsbridge.com)**

**March 9, 2016**

### **FORM ADV PART 2A BROCHURE**

This brochure provides information about the qualifications and business practices of Kingsbridge Advisors, Inc. If you have any questions about the contents of this brochure, please contact us at 732-899-1000. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority.

Additional information about Kingsbridge Advisors, Inc. is also available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). The searchable IARD/CRD number for Kingsbridge Advisors is 126936.

Kingsbridge Advisors, Inc. is a registered investment adviser. Registration with the United States Securities and Exchange Commission or any state securities authority does not imply a certain level of skill or training.

## **Item 2 Summary of Material Changes**

Form ADV Part 2 requires registered investment advisers to amend their brochure when information becomes materially inaccurate. If there are any material changes to an adviser's disclosure brochure, the adviser is required to notify you and provide you with a description of the material changes.

Since the filing of our last annual updating amendment, dated March 10, 2015 we have no material changes to report.

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## Item 4 Advisory Business

### Description of Services and Fees

We are a registered investment adviser based in Bloomfield, New Jersey. We are organized as an S Corporation under the laws of the State of New Jersey and we have been providing investment advisory services since 2004. Mr. James Pacilio is our principal owner.

The following paragraphs describe our services and fees. Please refer to the description of each investment advisory service listed below for information on how we deliver these services and how we tailor our services to your individual needs. As used in this brochure, the words "we", "our", "the firm", "Kingsbridge" and "us" refer to Kingsbridge Advisors and the words "you", "your" and "client" refer to you as either a client or prospective client of our firm. Also, you may see the terms "Associated Person" or "Investment Adviser Representative" throughout this Brochure. As used in this Brochure, our Associated Persons are our firm's officers, employees, and other staff, and Investment Adviser Representatives are all individuals providing investment advice on behalf of our firm.

The advisory services we offer are limited to referral to other asset managers and pension consulting services.

### Referrals to Third Party Managers

For clients in need of asset management services and/or certain pension consulting services, we will recommend that you use the services of a third party manager ("MM") to manage your investment portfolio and/or provide pension consulting services. After gathering information about your financial situation and objectives, we will recommend that you engage a specific MM. Factors that we take into consideration when making our recommendation(s) include, but are not limited to, the following: the MM's performance, methods of analysis, services provided, fees, your financial needs, investment goals, risk tolerance, and investment objectives. We will periodically monitor the MM(s)' performance to ensure its management and investment style and/or services remains aligned with your investment goals and objectives and we will contact you periodically to review your financial situation and objectives, plan objectives, if applicable, and to assist you in understanding and evaluating the services provided by each MM. We currently refer clients to KB Financial Partners, LLC but may refer clients to other advisers in the future. We may have an incentive to refer clients to KB Financial Partners, LLC, as William Damora a previous owner of our firm, is an owner of KB Financial Partners, LLC.

We do not charge you a separate fee for the selection of other advisers. We will share in the advisory fee you pay directly to the MM. The advisory fee you pay to the MM is established and payable in accordance with the brochure provided by each MM to whom you are referred. These fees may or may not be negotiable. Our compensation may differ depending upon the individual agreement we have with each MM. As such, a conflict of interest may exist when our firm or persons associated with our firm has an incentive to recommend one MM over another MM with whom we have more favorable compensation arrangements or other advisory programs offered by MMs with whom we have less or no compensation arrangements.

You will be required to sign an agreement directly with the recommended MM(s). You may terminate your advisory relationship with the MM according to the terms of your agreement with the MM. You should review each MM's brochure and agreement for specific information on how you may terminate your advisory relationship with the MM and how you may receive a refund, if applicable. You should contact the MM directly for questions regarding your advisory agreement with the MM.

## **Pension Consulting Services**

We offer pension consulting services to employee benefit plans and their fiduciaries based upon the needs of the plan and the services requested by the plan sponsor or named fiduciary. In general, these services may include, but are not limited to, a review of plan features, a review of investment selections, asset allocation consulting, and review and analysis of other plan service providers. If appropriate and practical, we may also provide communication and enrollment services where we help the plan sponsor provide information regarding the retirement plan to its participants.

These pension consulting services will generally be non-discretionary and consultative in nature. The ultimate decision to act on behalf of the plan shall remain with the plan sponsor or other named fiduciary who are free to seek independent advice about any recommendations for the Plan.

The annual fixed fee for our pension consulting services ranges between \$2,500 and \$250,000 which is payable quarterly in advance. In special circumstances, other fees and fee-paying arrangements may be negotiated. The amount of the fee is negotiated on a case-by-case basis, and is determined based upon a number of factors including, but not limited to, the amount of work involved, the overall value of plan assets, and your service requirements. The final fee and payment arrangements will be clearly defined in the pension consulting agreement.

You may terminate the pension consulting agreement within five days of the date of acceptance without penalty. After the five-day period, either you or the firm may terminate the pension consulting agreement by providing 30 days' written notice to the other party. Clients will incur a pro rata charge for services rendered prior to the termination of the agreement. If you have pre-paid advisory fees that we have not yet earned, you will receive a prorated refund of those fees.

## **Types of Investments**

We do not recommend specific securities to clients. Client accounts will be managed by third party advisers.

## **Assets Under Management**

We do not manage assets on a continuous basis; therefore, we do not have any discretionary or non-discretionary assets under management.

## **Item 5 Fees and Compensation**

Please refer to the "Advisory Business" section in this brochure for information on our advisory fees and refund policy according to each service we offer.

## **Compensation for the Sale of Securities or Other Investment Products**

Some persons providing investment advice on behalf of our firm are registered representatives of AXA Advisors ("AXA"), a licensed securities broker/dealer and investment adviser and member of the Financial Industry Regulatory Authority, Inc. ("FINRA") and the Securities Investors Protection Corporation ("SIPC"). In their capacity as registered representatives, these persons may receive commission-based compensation in connection with the purchase and sale of securities, including 12b-1 fees for the sale of investment company products. Compensation earned by these persons in their capacities as a registered representative is separate and in addition to our advisory fees and/or referral fees we may receive from third party advisers. This practice presents a conflict of interest because persons providing investment advice on behalf of our firm who are registered representatives have an incentive to effect securities transactions for the purpose of generating commissions, rather than solely based on your needs. You are under no obligation, contractually or otherwise, to utilize AXA for securities brokerage transactions. However, if you choose to purchase securities through such

individuals, commissions earned will be in addition to any fees paid for our firm's advisory services. The commissions may be higher or lower at AXA than at other broker/dealers. Some Associated Persons may also be licensed as Investment Adviser Representatives (IARs) with AXA and if so, may offer various fee based advisory services through AXA or refer clients to sponsors of third party money management programs. In this capacity, such individuals may receive a portion of fees collected by AXA. As such, a conflict of interest may exist between the interests of our firm, our IARs, and the interests of clients.

Associated persons of our firm who are registered representatives of AXA may receive higher levels of cash compensation or other incentives for selling products issued by AXA and its affiliates, and also may be subject to certain minimum periodic commission requirements in order to maintain their status at AXA or to qualify for certain employee benefit programs. Furthermore, the extent of net commissions ultimately received by the registered representative and/or benefits provided may be directly linked to the amount of total commissions generated at AXA. This creates a conflict of interest since these persons will have an additional incentive to offer advisory services and/or commission-based products through AXA to maintain their status and/or to qualify for benefits.

We may recommend purchase of a variable annuity through AXA. In this case, associated person of our firm who are registered Representatives of AXA may earn commissions on the sale of the variable annuities. Annuities will be purchased for your account only after you receive a prospectus disclosing the terms of the annuity. You are under no obligation, contractually or otherwise, to purchase variable annuities through any person affiliated with our firm.

Some persons providing investment advice on behalf of our firm are licensed as insurance agents. These persons will earn commission-based compensation for selling insurance products, including insurance products they sell to you. Insurance commissions earned by these persons are separate and in addition to our advisory fees or referral fees from third party advisers. This practice presents a conflict of interest because persons providing investment advice on behalf of our firm who are insurance agents have an incentive to recommend insurance products to you for the purpose of generating commissions rather than solely based on your needs. However, you are under no obligation, contractually or otherwise, to purchase insurance products through any person affiliated with our firm.

Those persons associated with our firm that are registered representatives and/or investment adviser representatives with AXA, as well as independently licensed insurance agents, may also receive non-cash compensation from non-clients in these capacities. Non-cash compensation may include, but is not limited to: support for marketing programs such as seminars, support for professional development and conferences, reimbursement for meals and travel expenses, tickets to entertainment events, and gifts of limited value.

At our discretion, we may offset our pension consulting fees to the extent our Associated Persons earn commissions in their separate capacities as registered representatives and/or insurance agents.

Commission based compensation received by the firm and our Associated Persons from the sale of insurance and investment products can vary widely from year to year and by individual Associated Person. Some Associated Persons will typically receive little to no commission-based compensation each year. Alternatively, commission-based compensation from the sale of investment and insurance products we recommend to our advisory clients may be the primary or sole source of compensation for some Associated Persons.

## Item 6 Performance-Based Fees and Side-By-Side Management

We do not accept performance-based fees or participate in side-by-side management. Side-by-side management refers to the practice of managing accounts that are charged performance-based fees while at the same time managing accounts that are not charged performance-based fees. Performance-based fees are fees that are based on a share of capital gains or capital appreciation of a client's account. Our fees are calculated as described in the "Advisory Business" section above, and are not charged on the basis of a share of capital gains upon, or capital appreciation of, the funds in your advisory account.

## Item 7 Types of Clients

We offer investment advisory services to individuals, pension and profit sharing plans, trusts, estates, charitable organizations, corporations, and other business entities.

In general, we require a minimum of \$500,000 of client assets for referrals to other managers. At our discretion, we may waive this minimum. For example, we may waive the minimum if you appear to have significant potential for increasing assets under management of third party advisers who we recommend. We may also combine account values for you and your minor children, joint accounts with your spouse, and other types of related accounts to meet the stated minimum. In addition, third party managers may impose their own account sizes.

## Item 8 Methods of Analysis, Investment Strategies and Risk of Loss

### Our Methods of Analysis and Investment Strategies

We do not directly manage client assets. The factors that we will consider when evaluating and/or monitoring third party advisers to which we may refer our clients may include, but are not necessarily limited to the following:

- Long-term and intermediate-term performance
- Risk-adjusted performance over various time periods
- Consistency of key personnel
- Consistency of investment process
- Assets under management
- Clarity of communications and access to key personnel
- Flexibility
- Diversification and risk management techniques

### Risk of Loss

Investing in securities involves risk of loss that you should be prepared to bear. We do not represent or guarantee that our services or methods of analysis, or those of a third party manager that we may refer you to, can or will predict future results, successfully identify market tops or bottoms, or insulate your portfolio from losses due to market corrections or declines. We cannot offer any guarantees or promises that your financial goals and objectives will be met. Past performance is in no way an indication of future performance. There are many other risks to investing in addition to the risk of loss. The risk of losing the value of your money to the long-term effects of inflation is one of the primary risks of investing too conservatively. It is important to us that you understand the wide variety of risks and tradeoffs of various investment strategies.

## **Item 9 Disciplinary Information**

Neither the firm nor any associated person has been subject to a disciplinary or legal event that would be material to a client or prospective client's evaluation of the company or its personnel.

## **Item 10 Other Financial Industry Activities and Affiliations**

Some persons providing investment advice on behalf of our firm are registered representatives and investment adviser representatives of AXA Advisors, LLC ("AXA"), a licensed securities broker/dealer and investment adviser, and member of the Financial Industry Regulatory Authority, Inc. ("FINRA") and the Securities Investors Protection Corporation ("SIPC"). These persons earn commissions and/or advisory fees acting in these capacities which are separate and apart from our fees and/or the referral fees we receive. Please see the "Fees and Compensation" section of this brochure for more information.

Some persons providing investment advice on behalf of our firm are licensed as insurance agents. These persons earn commission-based compensation for selling insurance products. Insurance commissions earned by these persons are separate from our fees and/or the referral fees we receive. Please see the "Fees and Compensation" section of this brochure for more information.

## **Item 11 Code of Ethics, Participation or Interest in Client Transactions and Personal Trading**

### **Description of Our Code of Ethics**

We strive to comply with applicable laws and regulations governing our practices. Therefore, our Code of Ethics includes guidelines for professional standards of conduct for our Associated Persons. Our goal is to protect your interests at all times and to demonstrate our commitment to our fiduciary duties of honesty, good faith, and fair dealing with you. All of our Associated Persons are required to adhere strictly to these guidelines. Our Code of Ethics also requires that certain persons associated with our firm submit reports of their personal account holdings and transactions to a qualified representative of our firm who reviews these reports on a periodic basis. Persons associated with our firm are also required to report any violations of our Code of Ethics. Additionally, we maintain and enforce written policies reasonably designed to prevent the misuse or dissemination of material, non-public information about you or your account holdings by persons associated with our firm.

Our Code of Ethics is available to you upon request. You may obtain a copy of our Code of Ethics by contacting us at the telephone number on the cover page of this brochure.

### **Participation or Interest in Client Transactions**

Neither our firm nor any of our Associated Persons has any material financial interest in client transactions beyond the provision of investment advisory services as disclosed in this brochure.

### **Personal Trading Practices**

Our firm or persons associated with our firm may buy or sell the same securities that third party advisers may purchase for you. A conflict of interest exists in such cases because we have the ability to trade ahead of you and potentially receive more favorable prices than you will receive. To eliminate this conflict of interest, to the extent we have any knowledge of such transactions in advance is our policy that neither our Associated Persons nor we shall have priority over your account in the purchase or sale of securities.

## Item 12 Brokerage Practices

We may recommend the brokerage and custodial services of AXA Advisors, a licensed securities broker/dealers and investment adviser, member of the Financial Industry Regulatory Authority, Inc. ("FINRA") and the Securities Investors Protection Corporation ("SIPC").

We believe that AXA Advisors provides quality services at competitive rates. The reasonableness of commission rates is based on several factors, including the broker's ability to provide professional services, execution, the broker's reputation, experience and financial stability of the broker or dealer, and the quality of service rendered by the broker or dealer in transactions. Best execution is not measured solely by reference to commission rates. Paying a broker a higher commission rate than another broker might charge is permissible if the difference in cost is reasonably justified by the quality of the brokerage services offered.

### Brokerage for Client Referrals

We do not receive client referrals from broker-dealers in exchange for cash or other compensation, such as brokerage services or research.

### Directed Brokerage

Persons providing investment advice on behalf of our firm who are registered representatives of AXA may recommend AXA to you for brokerage services. These individuals are subject to applicable rules that restrict them from conducting securities transactions away from AXA unless AXA provides the representative with written authorization to do so. Therefore, these individuals may be limited to conducting securities transactions through AXA or approved custodians. It may be the case that AXA charges higher transactions costs and/or custodial fees than another broker charges for the same types of services. If transactions are executed through AXA, these individuals (in their separate capacities as registered representatives) may earn commission-based compensation as a result of placing the recommended securities transactions through AXA. This practice presents a conflict of interest because these registered representatives have an incentive to effect securities transactions for the purpose of generating commissions rather than solely based on your needs. You may utilize the broker-dealer of your choice and have no obligation to purchase or sell securities through such broker as we recommend. However, if you do not use AXA or another approved custodian, we may not be able to accept your account. Please see the "Fees and Compensation" section in this brochure for more information on the compensation received by registered representatives who are affiliated with our firm.

### Block Trades

We do not combine multiple orders for shares of the same securities purchased for advisory accounts as all accounts are managed by a third party adviser.

## Item 13 Review of Accounts

Your assigned Investment Adviser Representative will conduct account reviews at least annually to monitor the performance of third party advisers.

## Item 14 Client Referrals and Other Compensation

As disclosed under the "Fees and Compensation" section in this brochure, some associated persons of our firm are licensed insurance agents. For information on the conflicts of interest these activities present, and how we address these conflicts, please refer to the "Fees and Compensation" section.

We strive to maintain objectivity and independence in providing services to clients and consistent with our fiduciary duty. Our Associated Persons are encouraged to avoid receiving economic benefits from non-clients. However, in some circumstances, we and/or our IARs may receive economic benefits from a non-client, including money managers and financial product providers. These benefits may include, but are not limited to: research, analytic services, support for marketing programs such as seminars, support for professional development and conferences, reimbursement for meals and travel expenses, tickets to entertainment events, and gifts of limited value. While the receipt of certain benefits may help us provide services to clients, the receipt of additional compensation may also create a conflict of interest for our firm and/or our IARs. We utilize these third parties based on an overall qualitative evaluation of the third party and not solely because of economic benefits we may receive.

## **Item 15 Custody**

We do not have physical custody of any of your funds and/or securities. Your funds and securities will be held with a bank, broker-dealer, or other independent, qualified custodian. You will receive account statements from the independent, qualified custodian(s) holding your funds and securities at least quarterly. You should carefully review account statements for accuracy.

If you have a question regarding your account statement or if you do not receive a statement from your custodian, please contact us at the telephone number on the cover page of this brochure.

## **Item 16 Investment Discretion**

We do not have investment discretion over client accounts.

## **Item 17 Voting Client Securities**

### **Proxy Voting**

We will not vote proxies on behalf of your advisory accounts. If you own shares of common stock or mutual funds, you are responsible for exercising your right to vote as a shareholder.

In most cases, you will receive proxy materials directly from the account custodian utilized by the third party adviser. However, in the event we were to receive any written or electronic proxy materials, we would forward them directly to you by mail, unless you have authorized our firm to contact you by electronic mail, in which case, we would forward any electronic solicitation to vote proxies.

## **Item 18 Financial Information**

Our firm does not have any financial conditions or impairments that would prevent us from meeting our contractual commitments to you. We do not take physical custody of client funds or securities, or serve as trustee or signatory for client accounts, and, we do not require the prepayment of more than \$500 in fees six or more months in advance. Therefore, we are not required to include a financial statement with this brochure

## **Item 19 Requirements for State Registered Advisers**

Please refer to our Brochure Supplement for background information about management personnel and those giving advice on behalf of our firm, as well as information regarding business activities other than providing investment advice.

## **Item 20 Additional Information**

### **Your Privacy**

We view protecting your private information as a top priority. Pursuant to applicable privacy requirements, we have instituted policies and procedures to ensure that we keep your personal information private and secure.

We do not disclose any nonpublic personal information about you to any non affiliated third parties, except as permitted by law. In the course of servicing your account, we may share some information with our service providers, such as money managers, transfer agents, custodians, broker-dealers, accountants, consultants, and attorneys.

We restrict internal access to nonpublic personal information about you to employees who need that information in order to provide products or services to you. We maintain physical and procedural safeguards that comply with regulatory standards to guard your nonpublic personal information and to ensure our integrity and your confidentiality. We will not sell information about you or your accounts to anyone. We do not share your information unless it is required to process a transaction, provide a service, at your request, or required by law.

You will receive a copy of our privacy notice prior to or at the time you sign an advisory agreement with our firm. Thereafter, we will deliver a copy of the current privacy policy notice to you on an annual basis.

### **Class Action Lawsuits**

We do not determine if securities held by you are the subject of a class action lawsuit or whether you are eligible to participate in class action settlements or litigation nor do we initiate or participate in litigation to recover damages on your behalf for injuries as a result of actions, misconduct, or negligence by issuers of securities held by you.

**James Pacilio**

**Kingsbridge Advisors, LLC**

1455 Broad Street  
Bloomfield, NJ 07003  
Phone: 973-771-0886

**March 3, 2014**

**FORM ADV PART 2B  
BROCHURE SUPPLEMENT**

This brochure supplement provides information about James Pacilio that supplements Kingsbridge Advisors' brochure. You should have received a copy of that brochure. Please contact us at the phone number above if you did not receive Kingsbridge Advisors' brochure or if you have any questions about the contents of this supplement.

Additional information about James Pacilio is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## Form ADV Brochure Supplement for James Pacilio

### Item 2 Educational Background and Business Experience

*Year of Birth:* 1951

*Formal Education after High School:*

- Seton Hall University, Bachelor of Science, Economics, 1974

*Business Background for the Previous Five Years:*

- Kingsbridge Advisors, CEO, 05/2013 to Present
- Kingsbridge Advisors, Investment Advisor Representative, 04/2000 to Present
- AXA Advisors, LLC, Registered Representative, 10/1980 to Present
- Insurance Agent, 8/1973 to Present
- Aetna Investment Services, LLC, Registered Representative, 04/1994 to 4/2006

### Item 3 Disciplinary Information

Mr. Pacilio has not been involved in any legal or disciplinary events that would be material to a client's evaluation of Mr. Pacilio or of Kingsbridge Advisors.

### Item 4 Other Business Activities

Mr. Pacilio is a registered representative with AXA Advisors, LLC ("AXA"). In this capacity, Mr. Pacilio may recommend securities and insurance products offered by AXA. If you select or purchase these products through Mr. Pacilio, he will receive the customary commissions in his separate capacity as registered representative of AXA. Additionally, Mr. Pacilio could be eligible to receive incentive awards such as AXA may offer. He may also receive 12b-1 fees from mutual funds that pay such fees. The receipt of additional compensation may give Mr. Pacilio an incentive to recommend investment products based on the compensation received, rather than on your investment needs. These commissions are separate and apart from the fees charged by our firm.

Mr. Pacilio is separately licensed as an insurance agent. In this capacity, he can effect transactions in insurance products for his clients and earn commissions for these activities. The fees you pay our firm for advisory services and/or which we receive for referrals to third party managers are separate and distinct from the commissions earned by Mr. Pacilio for insurance related activities. This presents a conflict of interest because Mr. Pacilio may have an incentive to recommend insurance products to you for the purpose of generating commissions rather than solely based on your needs. However, you are under no obligation, contractually or otherwise, to purchase insurance products through any person affiliated with our firm.

Please refer to the "Fees and Compensation" section and the "Brokerage Practices" section of Kingsbridge Advisors' Part 2A brochure for additional disclosures on this topic.

Mr. Pacilio spends the majority of his professional time on these other business activities.

## **Item 5 Additional Compensation**

Please refer to the "Other Business Activities" section above for disclosures on Mr. Pacilio's receipt of additional compensation as a result of his other business activities.

## **Item 6 Supervision**

Kingsbridge Advisors has in place written procedures that are reasonably designed to detect and prevent violations of the securities laws, rules and regulations. In the supervision of our associated persons, advice provided is guided by our internal policies. As CEO, Mr. Pacilio is not supervised by other persons. Mr. Pacilio can be reached at (973)771-0886.

## **Item 7 Requirements for State Registered Advisers**

Mr. Pacilio does not have any reportable arbitration claims, has not been found liable in a reportable civil, self-regulatory organization proceeding or administrative proceeding, and has not been the subject of a bankruptcy petition

# **Kristopher Grossman**

## **Kingsbridge Advisors, LLC**

1455 Broad Street  
Bloomfield, NJ 07003  
Phone: 973-771-0886

**March 3, 2014**

### **FORM ADV PART 2B BROCHURE SUPPLEMENT**

This brochure supplement provides information about Kristopher Grossman that supplements the Kingsbridge Advisors' brochure. You should have received a copy of that brochure. Please contact us at 732-899-1000 if you did not receive Kingsbridge Advisors' brochure or if you have any questions about the contents of this supplement.

Additional information about Kristopher Grossman is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## Form ADV Brochure Supplement for Kristopher Grossman

### Item 2 Educational Background and Business Experience

*Year of Birth:* 1982

*Formal Education after High School:*

- Cornell University, Bachelor of Arts, Biological Sciences, 2004

*Business Background for the Previous Five Years:*

- Kingsbridge Advisors, Investment Advisor Representative, 09/2009 to Present
- KB Financial Partners, LLC (f.k.a. Karr Barth Private Client Group, LLC), Investment Advisor Representative, 11/2010 to 04/2012
- AXA Advisors, LLC, Registered Representative, 4/2009 to Present
- Insurance Agent, 4/2009 to Present
- Barclays Capital, Associate, Investment Banking, 2005 - 2009
- Credit Suisse, Analyst, Investment Banking, 2004-2005

*Current Professional Designations*

- Certified Financial Planner™ (CFP®) - The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements: Education - Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board's studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor's Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board's financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning; Examination - Pass the comprehensive CFP® Certification Examination. The examination, administered in 10 hours over a two-day period, includes case studies and client scenarios designed to test one's ability to correctly diagnose financial planning issues and apply one's knowledge of financial planning to real world circumstances; Experience - Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and Ethics - Agree to be bound by CFP Board's *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals. Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks: Continuing Education - Complete 30 hours of continuing education hours every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of Professional Conduct*, to maintain competence and keep up with developments in the financial planning field; and Ethics - Renew an agreement to be bound by the *Standards of Professional Conduct*. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their

clients. CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board's enforcement process, which could result in suspension or permanent revocation of their CFP certification.

### **Item 3 Disciplinary Information**

Mr. Grossman has not been involved in any legal or disciplinary events that would be material to a client's evaluation of Mr. Grossman or of Kingsbridge Advisors.

### **Item 4 Other Business Activities**

Mr. Grossman is a registered representative with AXA Advisors, LLC ("AXA"). In this capacity, Mr. Grossman may recommend securities and insurance products offered by AXA. If you select or purchase these products through Mr. Grossman, he will receive the customary commissions in his separate capacity as registered representative of AXA. Additionally, Mr. Grossman could be eligible to receive incentive awards such as AXA may offer. He may also receive 12b-1 fees from mutual funds that pay such fees. The receipt of additional compensation may give Mr. Grossman an incentive to recommend investment products based on the compensation received, rather than on your investment needs. Mr. Grossman is also as Investment Adviser Representative of AXA and may receive advisory fees for providing such services through AXA. These commissions and fees are separate and apart from the fees charged by our firm.

Mr. Grossman is separately licensed as an insurance agent. In this capacity, he can effect transactions in insurance products for his clients and earn commissions for these activities. The fees you pay our firm for advisory services and/or which we receive for referrals to third party managers are separate and distinct from the commissions earned by Mr. Grossman for insurance related activities. This presents a conflict of interest because Mr. Grossman may have an incentive to recommend insurance products to you for the purpose of generating commissions rather than solely based on your needs. However, you are under no obligation, contractually or otherwise, to purchase insurance products through any person affiliated with our firm.

Please refer to the "Fees and Compensation" section and the "Brokerage Practices" section of Kingsbridge Advisors' brochure for additional disclosures on this topic.

Mr. Grossman spends the majority of his professional time on these other business activities.

### **Item 5 Additional Compensation**

Please refer to the "Other Business Activities" section above for disclosures on Mr. Grossman's receipt of additional compensation as a result of his other business activities.

### **Item 6 Supervision**

Kingsbridge Advisors has in place written procedures that are reasonably designed to detect and prevent violations of the securities laws, rules and regulations. In the supervision of our associated persons, advice provided is guided by our internal policies. James Pacilio, CEO, supervises Mr. Grossman's investment advisory activities. Mr. Pacilio can be reached at (973)771-0886.

## **Item 7 Requirements for State Registered Advisers**

Mr. Grossman does not have any reportable arbitration claims, has not been found liable in a reportable civil, self-regulatory organization proceeding or administrative proceeding, and has not been the subject of a bankruptcy petition.

**David Grossman**

**Kingsbridge Advisors, LLC**

1455 Broad Street  
Bloomfield, NJ 07003  
Phone: 973-771-0886

**March 3, 2014**

**FORM ADV PART 2B  
BROCHURE SUPPLEMENT**

This brochure supplement provides information about David Grossman that supplements the Kingsbridge Advisors, LLC brochure. You should have received a copy of that brochure. Please contact us at 732-899-1000 if you did not receive Kingsbridge Advisors, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about David Grossman is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## Form ADV Brochure Supplement for David Grossman

### Item 2 Educational Background and Business Experience

Year of Birth: 1954

Formal Education after High School:

- Montclair State University, Bachelor of Arts, 1976

Business Background for the Previous Five Years:

- Kingsbridge Advisors, Investment Advisor Representative, 09/2004 to Present
- AXA Advisors, LLC, Registered Representative, 10/1980 to Present
- Insurance Agent, 7/1979 to Present

Current Professional Designations

- Chartered Life Underwriter<sup>®</sup> (CLU<sup>®</sup>) - The CLU<sup>®</sup> designation is awarded by The American College to insurance and financial services professionals who have met the College's three-year business experience requirement, passed its eight college-level education courses and agreed to abide by its code of ethics. The coursework required is focused on the insurance needs of individuals, business owners and professional clients.

### Item 3 Disciplinary Information

Mr. Grossman has not been involved in any legal or disciplinary events that would be material to a client's evaluation of Mr. Grossman or of Kingsbridge Advisors.

### Item 4 Other Business Activities

Mr. Grossman is a registered representative with AXA Advisors, LLC ("AXA"). In this capacity, Mr. Grossman may recommend securities and insurance products offered by AXA. If you select or purchase these products through Mr. Grossman, he will receive the customary commissions in his separate capacity as registered representative of AXA. Additionally, Mr. Grossman could be eligible to receive incentive awards such as AXA may offer. He may also receive 12b-1 fees from mutual funds that pay such fees. The receipt of additional compensation may give Mr. Grossman an incentive to recommend investment products based on the compensation received, rather than on your investment needs. Mr. Grossman is also as Investment Adviser Representative of AXA and may receive advisory fees for providing such services through AXA. These commissions and fees are separate and apart from the fees charged by our firm.

Mr. Grossman is separately licensed as an insurance agent. In this capacity, he can effect transactions in insurance products for his clients and earn commissions for these activities. The fees you pay our firm for advisory services and/or which we receive for referrals to third party managers are separate and distinct from the commissions earned by Mr. Grossman for insurance related activities. This presents a conflict of interest because Mr. Grossman may have an incentive to recommend insurance products to you for the purpose of generating commissions rather than solely based on your needs. However, you are under no obligation, contractually or otherwise, to purchase insurance products through any person affiliated with our firm.

Please refer to the "Fees and Compensation" section and the "Brokerage Practices" section of Kingsbridge Advisors' Part 2A brochure for additional disclosures on this topic.

Mr. Grossman spends the majority of his professional time on these other business activities.

### **Item 5 Additional Compensation**

Please refer to the "Other Business Activities" section above for disclosures on Mr. Grossman's receipt of additional compensation as a result of his other business activities.

### **Item 6 Supervision**

Kingsbridge Advisors has in place written procedures that are reasonably designed to detect and prevent violations of the securities laws, rules and regulations. In the supervision of our associated persons, advice provided is guided by our internal policies. James Pacilio, CEO, supervises Mr. Grossman's investment advisory activities. Mr. Pacilio can be reached at (973)771-0886.

### **Item 7 Requirements for State Registered Advisers**

Mr. Grossman does not have any reportable arbitration claims, has not been found liable in a reportable civil, self-regulatory organization proceeding or administrative proceeding, and has not been the subject of a bankruptcy petition.

**Philip Fabrizio**

106 Prospect Street  
Ridgewood, NJ 07450  
Phone: 201-445-0500

**Kingsbridge Advisors, LLC**

1455 Broad Street  
Bloomfield, NJ 07003  
Phone: 973-771-0886

**March 3, 2014**

**FORM ADV PART 2B  
BROCHURE SUPPLEMENT**

This brochure supplement provides information about Philip Fabrizio that supplements Kingsbridge Advisors' brochure. You should have received a copy of that brochure. Please contact us at the phone number above if you did not receive Kingsbridge Advisors' brochure or if you have any questions about the contents of this supplement.

Additional information about Philip Fabrizio is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## Form ADV Brochure Supplement for Philip Fabrizio

### Item 2 Educational Background and Business Experience

*Year of Birth:* 1957

*Formal Education after High School:*

- Fairleigh Dickinson University, BS Accounting, 1979, Magna Cum Laude

*Business Background for the Previous Five Years:*

- Kingsbridge Advisors, Investment Adviser Representative, 9/2004 to Present
- AXA Advisors, LLC, Registered Representative, 11/1982 to Present
- Insurance Agent, 05/1982 to Present
- Aetna Investment Services, Registered Representative, 3/2000 - 4/2006

*Current Professional Designations*

- Certified Financial Planner™ (CFP®) - The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements: Education - Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board's studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor's Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board's financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning; Examination - Pass the comprehensive CFP® Certification Examination. The examination, administered in 10 hours over a two-day period, includes case studies and client scenarios designed to test one's ability to correctly diagnose financial planning issues and apply one's knowledge of financial planning to real world circumstances; Experience - Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and Ethics - Agree to be bound by CFP Board's *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals. Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks: Continuing Education - Complete 30 hours of continuing education hours every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of Professional Conduct*, to maintain competence and keep up with developments in the financial planning field; and Ethics - Renew an agreement to be bound by the *Standards of Professional Conduct*. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients. CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board's enforcement process, which could result in suspension or permanent revocation of their CFP certification.

- Chartered Financial Consultant® (ChFC®) - The ChFC® credential is a financial planning designation awarded by The American College, an institution that specializes primarily in professional training and designations for insurance and financial services professionals. To receive the ChFC® designation, individuals must successfully complete comprehensive coursework covering the key financial planning disciplines, including insurance, income taxation, retirement planning, investments, and estate planning, meet experience requirements and ethics standards, and agree to comply with The American College Code of Ethics and Procedures.
- Chartered Life Underwriter® (CLU®) - The CLU designation is awarded by The American College to insurance and financial services professionals who have met the College's three-year business experience requirement, passed its eight college-level education courses and agreed to abide by its code of ethics. The coursework required is focused on the insurance needs of individuals, business owners and professional clients.

### **Item 3 Disciplinary Information**

Mr. Fabrizio has not been involved in any legal or disciplinary events that would be material to a client's evaluation of Mr. Fabrizio or of Kingsbridge Advisors.

### **Item 4 Other Business Activities**

Mr. Fabrizio is a registered representative with AXA Advisors, LLC ("AXA"). In this capacity, Mr. Fabrizio may recommend securities and insurance products offered by AXA. If you select or purchase these products through Mr. Fabrizio, he will receive the customary commissions in his separate capacity as registered representative of AXA. Additionally, Mr. Fabrizio could be eligible to receive incentive awards such as AXA may offer. He may also receive 12b-1 fees from mutual funds that pay such fees. The receipt of additional compensation may give Mr. Fabrizio an incentive to recommend investment products based on the compensation received, rather than on your investment needs. Mr. Fabrizio is also an Investment Adviser Representative of AXA and may receive advisory fees for providing such services through AXA. These commissions and fees are separate and apart from the fees charged by our firm.

Mr. Fabrizio is separately licensed as an insurance agent. In this capacity, he can effect transactions in insurance products for his clients and earn commissions for these activities. The fees you pay our firm for advisory services and/or which we receive for referrals to third party managers are separate and distinct from the commissions earned by Mr. Fabrizio for insurance related activities. This presents a conflict of interest because Mr. Fabrizio may have an incentive to recommend insurance products to you for the purpose of generating commissions rather than solely based on your needs. However, you are under no obligation, contractually or otherwise, to purchase insurance products through any person affiliated with our firm.

Please refer to the "Fees and Compensation" section and the "Brokerage Practices" section of Kingsbridge Advisors' Part 2A brochure for additional disclosures on this topic.

Mr. Fabrizio spends the majority of his professional time on these other business activities.

## **Item 5 Additional Compensation**

Please refer to the "Other Business Activities" section above for disclosures on Mr. Fabrizio's receipt of additional compensation as a result of his other business activities.

## **Item 6 Supervision**

Kingsbridge Advisors has in place written procedures that are reasonably designed to detect and prevent violations of the securities laws, rules and regulations. In the supervision of our associated persons, advice provided is guided by our internal policies. James Pacilio, CEO, supervises Mr. Fabrizio's investment advisory activities. Mr. Pacilio can be reached at (973)771-0886.

## **Item 7 Requirements for State Registered Advisers**

Mr. Fabrizio does not have any reportable arbitration claims, has not been found liable in a reportable civil, self-regulatory organization proceeding or administrative proceeding, and has not been the subject of a bankruptcy petition.