



BRIDGEVIEW CAPITAL ADVISORS, INC.

Investment Management | Financial Planning | Tax Planning

Item 1 – Cover Page

Bridgeview Capital Advisors, Inc.

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El Dorado Hills, CA 95762

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www.bridgeviewadvisors.com

June 29, 2026

This Brochure provides information about the qualifications and business practices of Bridgeview Capital Advisors, Inc. If you have any questions about the contents of this Brochure, please contact us at (916) 235-6857 or info@bridgeviewadvisors.com. 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.

Bridgeview Capital Advisors, Inc. is a registered investment adviser. Registration of an Investment Adviser does not imply any level of skill or training. The oral and written communications of an Adviser provide you with information about which you determine to hire or retain an Adviser.

Additional information about Bridgeview Capital Advisors, Inc. also is available on the SEC's website at www.adviserinfo.sec.gov.



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Item 2 – Material Changes

The material changes in this brochure from the last annual updating amendment of Bridgeview Capital Advisors, Inc. on 9/15/2025 are described below. Material changes relate to Bridgeview Capital Advisors, Inc.'s policies, practices or conflicts of interests.

- Bridgeview Capital Advisors, Inc. manages accounts on a discretionary basis (Items 4 and 16).
- Bridgeview Capital Advisors, Inc. disclosed pension consulting services that are included in the advisory charged to retirement plan clients (Items 4 and 5).
- Bridgeview Capital Advisors, Inc. has successfully transitioned to formal registration with the Securities and Exchange Commission from its previous registration at the state level.

In the past we have offered or delivered information about our qualifications and business practices to clients on at least an annual basis. Pursuant to new SEC Rules, we will ensure that you receive a summary of any material changes to this and subsequent Brochures within 120 days of the close of our business' fiscal year. We may further provide other ongoing disclosure information about material changes as necessary.

We will further provide you with a new Brochure as necessary based on changes or new information, at any time, without charge.

Currently, our Brochure may be requested by contacting David Waldrop, President at (916) 235-6857 or dwaldrop@bridgeviewadvisors.com. Our Brochure is also available on our web site www.bridgeviewadvisors.com, also free of charge.

Additional information about Bridgeview Capital Advisors, Inc. is also available via the SEC's web site www.adviserinfo.sec.gov. The SEC's web site also provides information about any persons affiliated with Bridgeview Capital Advisors, Inc. who are registered, or are required to be registered, as investment adviser representatives of Bridgeview Capital Advisors, Inc.



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Item 4 – Advisory Business

Bridgeview Capital Advisors, Inc. provides investment advisory, financial planning, and tax planning services and has been in business since 1972. David N. Waldrop, CFP® is the principal owner of the firm.

We provide discretionary and nondiscretionary management of clients' mutual funds, stocks, bonds and other listed equity investments. Clients using this service will be provided with a review of their accounts for no additional charge at least once per year. Management of client funds will be consistent with client's overall investment goals and risk tolerance.

We also provide pension consulting services to qualified retirement plans, including 401(k) plans and other employer-sponsored retirement plans. These services may include assisting plan fiduciaries with the selection and monitoring of investment options, evaluating and developing investment lineups, providing investment-related education to plan participants, and meeting with trustees or other plan fiduciaries to review plan investments and related matters.

Financial planning services are also available. Financial Planning clients will be required to sign a Financial Planning Engagement that includes the services to be provided. These services include: 1) Financial statement preparation and analysis, 2) Investment planning, and 3) Tax planning.

Advisory services are tailored to the individual needs of each client. Clients may impose restrictions on investing in certain types of securities.

As of May 2026, our firm manages \$114,131,548 in client assets, of which \$26,446,898 is managed on a discretionary basis, and \$87,684,650 is managed on a non-discretionary basis. In addition, the firm has approximately \$6.3 million in assets under advisement.

Item 5 – Fees and Compensation

Fees for investment advisory services are billed, in advance of services, and based on a -total of assets under management (see Asset Management Fees below for fee schedule). Investment advisory services may be terminated by either party giving to the other written notice. A custodial account transferred to another firm and/or liquidated to a zero or de minimis balance can be considered a terminated agreement. Advisory fees on terminated accounts will be refunded on a pro-rata basis according to our de minimis capital contribution and withdrawal amounts reference in the next section. Refunds less than \$10.00 will not be paid.

Accounts are typically held at Schwab Institutional. However, we may use other custodial firms with whom the Corporation deems prudent and cost effective to all concerned.



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Third Party Managed Accounts

The Corporation may offer the services of third party money managers depending upon the services the client requires. Third party money managers may charge their fee quarterly in advance, or in arrears. Methods of compensation will be disclosed in each particular third party money manager's agreement. The third party money managers will pay a portion of the fees to the Corporation. The client will receive monthly statements from the custodian indicating holdings. A quarterly report, indicating market value, cash flows, gains and losses, asset allocation and performance, as it relates to market indices, is also available.

The specific manner in which fees are charged by Bridgeview Capital Advisors, Inc. is established in a client's written agreement with Bridgeview Capital Advisors, Inc.

Asset Management Fees

Bridgeview Capital Advisors, Inc. will generally bill its fees and directly debit fees from client accounts on a quarterly basis. Under some circumstances, clients may be invoiced for the payment of asset management fees. Management fees shall be prorated for each capital contribution and withdrawal made during the applicable calendar quarter (with the exception of de minimis contributions and withdrawals). Contributions and withdrawals less than \$10,000 will not be subject to proration. If an asset management account is terminated before the end of a billing period, we will refund any prepaid, unearned advisory fees on a pro-rata basis based on the number of days remaining in the billing period after termination. Refunds of less than \$10.00 will not be paid.

The fee schedule designates the fees payable at each asset level and are combined based on the total account value. For example, a client with \$300,000 under management will pay an annual fee of 1.50% on the first \$250,000 and 1.0% on the next \$50,000.

Management Fees (Assets in \$)	Annual Fee (Billed Quarterly)
\$0 to \$250,000	1.5%
\$250,001 to \$500,000	1.0%
\$500,001-to \$2,000,000	0.75%
\$2,000,001 to \$5,000,000	0.50%
\$5,000,001 AND UP	Negotiable

The custodian is not responsible for the calculation of the fee. It is the clients' responsibility to verify the accuracy of the fee calculation. If there is insufficient cash in an account to pay the fee, securities will be sold in an amount equal to the fee. When working with 3rd party managers, fees will be based upon the manager's fee schedule.



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Pension consulting services provided to retirement plans are generally included as part of the advisory services provided to the plan and are not subject to a separate fee. Compensation for these services is included in the advisory fee charged to the retirement plan. Such fees are typically paid from plan assets and allocated among participant accounts on a pro rata basis, as permitted by the plan and applicable law.

Financial Planning and Hourly Consulting Fees

Financial Planning clients will be billed at an hourly rate of \$350 per hour and will be provided the amount of hours and total fee in the Advisory Agreement. There is a minimum fee of \$700 for Financial Planning Services. Once a total fee is agreed upon, Bridgeview Capital Advisors, Inc. will invoice the client for ½ of the total billable hours before the start of the assignment. The remaining fees will be due upon completion of the project. If the client is an existing Investment Advisory client, the company may, at its discretion, waive or reduce fees for Financial Planning Services.

Under certain circumstances, Asset Management, Financial Planning, & Hourly Consulting fees may be negotiated. Comparable services may be available from other sources at a lower cost.

Bridgeview Capital Advisors, Inc.'s fees are exclusive of brokerage commissions, transaction fees, and other related costs and expenses which shall be incurred by the client. Clients may incur certain charges imposed by custodians, brokers, third party investment and other third parties such as fees charged by managers, custodial fees, deferred sales charges, odd-lot differentials, transfer taxes, wire transfer and electronic fund fees, and other fees and taxes on brokerage accounts and securities transactions. Mutual funds and exchange traded funds also charge internal management fees, which are disclosed in a fund's prospectus. Such charges, fees and commissions are exclusive of and in addition to Bridgeview Capital Advisors, Inc.'s fee, and Bridgeview Capital Advisors, Inc. shall not receive any portion of these commissions, fees, and costs.

Item 12 further describes the factors that Bridgeview Capital Advisors, Inc. considers in selecting or recommending broker-dealers for *client* transactions and determining the reasonableness of their compensation (*e.g.*, commissions).

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

Bridgeview Capital Advisors, Inc. does not charge performance-based fees (fees based on a share of capital gains on or capital appreciation of the assets of a client).

Item 7 – Types of Clients

Bridgeview Capital Advisors, Inc. provides portfolio management services to individuals, high net worth individuals, corporate pension, and profit-sharing plans.



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

Bridgeview Capital Advisors, Inc. will typically use fundamental and technical methods of security analysis. Most investment strategies involve long term purchases (securities held at least a year) and sometimes involve short term purchases (securities sold within a year). Most portfolios are managed with broad asset allocation using mutual funds with rebalancing as necessary. The main sources of information used to provide investment advice are research prepared by others, financial newspapers and magazines, and corporate rating services. It is important to note that investing in securities involves risk of loss that clients should be prepared to bear.

Item 9 – Disciplinary Information

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of Bridgeview Capital Advisors, Inc. or the integrity of Bridgeview Capital Advisors, Inc.'s management. Bridgeview Capital Advisors, Inc. has no information applicable to this Item.

Item 10 – Other Financial Industry Activities and Affiliations

The Corporation provides Financial Planning services to clients. David N. Waldrop is a Certified Financial Planner (CFP).

Item 11 – Code of Ethics

Bridgeview Capital Advisors, Inc. has adopted a Code of Ethics and it is available to any client or prospective client by request. It is also available on our web site www.bridgeviewadvisors.com

Bridgeview Capital Advisors, Inc. has adopted a Code of Ethics for all supervised persons of the firm describing its high standard of business conduct, and fiduciary duty to its clients. It is available to any client or prospective client by request. It is also available on our web site www.bridgeviewadvisors.com. The Code of Ethics includes provisions relating to the confidentiality of client information, a prohibition on insider trading, a prohibition of rumor mongering, restrictions on the acceptance of significant gifts and the reporting of certain gifts and business entertainment items, and personal securities trading procedures, among other things. All supervised persons at Bridgeview Capital Advisors, Inc. must acknowledge the terms of the Code of Ethics annually, or as amended.

Bridgeview Capital Advisors, Inc. anticipates that, in appropriate circumstances, consistent with clients' investment objectives, it will cause accounts over which Bridgeview Capital Advisors, Inc.



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has management authority to effect, and will recommend to investment advisory clients or prospective clients, the purchase or sale of securities in which Bridgeview Capital Advisors, Inc., its affiliates and/or clients, directly or indirectly, have a position of interest. Bridgeview Capital Advisors, Inc.'s employees and persons associated with Bridgeview Capital Advisors, Inc. are required to follow Bridgeview Capital Advisors, Inc.'s Code of Ethics. Subject to satisfying this policy and applicable laws, officers, directors and employees of Bridgeview Capital Advisors, Inc. and its affiliates may trade for their own accounts in securities which are recommended to and/or purchased for Bridgeview Capital Advisors, Inc.'s clients. The Code of Ethics is designed to assure that the personal securities transactions, activities and interests of the employees of Bridgeview Capital Advisors, Inc. will not interfere with (i) making decisions in the best interest of advisory clients and (ii) implementing such decisions while, at the same time, allowing employees to invest for their own accounts. Under the Code certain classes of securities have been designated as exempt transactions, based upon a determination that these would materially not interfere with the best interest of Bridgeview Capital Advisors, Inc.'s clients. In addition, the Code requires pre-clearance of many transactions, and restricts trading in close proximity to client trading activity. Nonetheless, because the Code of Ethics in some circumstances would permit employees to invest in the same securities as clients, there is a possibility that employees might benefit from market activity by a client in a security held by an employee. Employee trading is continually monitored under the Code of Ethics, and to reasonably prevent conflicts of interest between Bridgeview Capital Advisors, Inc. and its clients.

Item 12 – Brokerage Practices

Bridgeview Capital Advisors, Inc. recommends but does not require clients establish investment accounts with Charles Schwab & Co. Schwab provides low-cost brokerage services for our clients. Bridgeview Capital Advisors, Inc. is not compensated by Schwab.

Item 13 – Review of Accounts

Accounts are reviewed at least annually, additional reviews may occur quarterly or upon client request, and interim reviews may be triggered by client changes, market events, deposits or withdrawals, or other account-specific circumstances.

Item 14 – Client Referrals and Other Compensation

Bridgeview Capital Advisors, Inc. does not currently pay referral fees or promoter compensation for client referrals. If this changes, we will update our disclosures and enter into required written arrangements before paying any referral or promoter compensation.



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When we recommend certain third-party money managers, we may receive a portion of the advisory fee charged by the third-party manager. This creates a conflict of interest because we have an incentive to recommend managers that share compensation with us. We address this conflict by recommending third-party managers only when we believe the arrangement is appropriate for the client's needs and by disclosing the manager's fees and our compensation before the client enters into the arrangement.

Item 15 – Custody

Bridgeview Capital Advisors, Inc. has authority to deduct advisory fees from client accounts with client authorization, the qualified custodian sends statements at least quarterly, and clients should review fee deductions and contact the firm with questions.

Item 16 – Investment Discretion

The firm provides discretionary and non-discretionary investment advisory services to clients. The Investment Advisory Contract established with each client outlines the discretionary authority for trading. When granted, the firm accepts discretionary authority to manage securities accounts on behalf of clients. Discretionary authority allows us to determine the securities to be bought or sold and the amount of securities to be purchased or sold for a client's account without obtaining prior client consent for each transaction. Clients grant discretionary authority through the execution of our investment advisory agreement or addendum to the advisory agreement. Clients may impose reasonable restrictions on the management of their accounts, such as prohibiting investment in certain securities or sectors.

Item 17 – Voting Client Securities

As a matter of firm policy and practice, Bridgeview Capital Advisors, Inc. does not have any authority to and does not vote proxies on behalf of advisory clients. Clients retain the responsibility for receiving and voting proxies for any and all securities maintained in client portfolios. Bridgeview Capital Advisors, Inc. may provide advice to clients regarding the clients' voting of proxies.

Item 18 – Financial Information

A. Balance Sheet

The firm neither requires nor solicits prepayment of more than \$1,200 in fees per client, six months or more in advance and therefore does not need to include a balance sheet with this brochure.



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B. Financial Conditions Reasonably Likely to Impair Ability to Meet Contractual Commitments to Clients

Registered investment advisers are required in this Item to provide you with certain financial information or disclosures about Bridgeview Capital Advisors, Inc.'s financial condition.

Bridgeview Capital Advisors, Inc. has no financial commitment that impairs its ability to meet contractual and fiduciary commitments to clients, and has not been the subject of a bankruptcy proceeding.