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JUNE 2018

This Item 1: Cover Page to our Form ADV Part 2A Appendix 1 Wrap Fee Program Brochure provides information about the qualifications and business practices of Bridgeworth, LLC. Questions about the contents of this brochure can be addressed by contacting us by telephone at (205) 208-8700 or email at mstoudemire@bridgeworthfinancial.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. Additional information about Bridgeworth, LLC is also available on the SEC's website at www.adviserinfo.sec.gov. The searchable IARD/CRD number for Bridgeworth, LLC is 164100 or SEC#801-76956.

Please note use of the term "registered investment adviser" and description of Bridgeworth, LLC and/or our associates as "registered" does not imply a certain level of skill or training. We encourage clients and prospective clients to review this Brochure and Brochure Supplements for our firm's associates for more information on the qualifications of our firm and its employees.

Item 2: Material Changes

Bridgeworth, LLC is required to advise you of any material changes to our Wrap Fee Program Brochure ("Wrap Brochure") from our last annual update, identify those changes on the cover page of our Wrap Brochure or on the page immediately following the cover page, or in a separate communication accompanying our Wrap Brochure. We must state clearly that we are discussing only material changes since the last annual update of our Wrap Brochure, and we must provide the date of the last annual update of our Wrap Brochure.

Since our last annual updating amendment of 03/31/2018,

- Trust services have been established through a relationship with National Advisors Trust Corp. (NATC) acting as trustee for clients who wish to utilize those services. Custodial services are provided through either Charles Schwab & CO.; Fidelity Investments; TD Ameritrade or NATC.
- Donna Byrne retired as our Chief Compliance Officer effective May 31, 2018.
- We have designated Tomonica Stoudemire as our Chief Compliance Officer effective June 1, 2018.

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Item 4: Services, Fees & Compensation

Our firm manages assets for many different types of clients to help meet their financial goals while remaining sensitive to risk tolerance and time horizons. As a fiduciary, it is our duty to always act in our client's best interest. This is accomplished in part by knowing the client. Our firm has established a service-oriented advisory practice with open lines of communication. Working with clients to understand their investment objectives while educating them about our process, facilitates the kind of working relationship we value.

We offer Comprehensive Portfolio Management services encompassing asset management through both wrap and non-wrap accounts. A wrap fee program allows our clients to pay a specified fee for investment advisory services and the execution of transactions. The advisory services include portfolio management by Bridgeworth Investment Advisory Representatives ("IARs") and/or advice concerning selection of other advisors, and the fee is not based directly upon transactions in your account. Your fee is bundled with our costs for executing transactions in your account(s). This may result in a higher advisory fee to you. We do not charge our clients higher advisory fees based on their trading activity, but you should be aware that an incentive exists to limit trading activities in your account(s) because our firm absorbs client transaction fees. While the fees charged will be based upon the agreed upon fee rate and will not be affected by the services the client receives or the number of transactions executed in the wrap account; however, such factors may be taken into account in negotiating fee rates. By participating in a wrap fee program, you may pay more or less than you would through a non-wrap fee program where a lower advisory fee is charged, but trade execution costs are passed directly through to you by the executing broker. We do not manage wrap fee accounts in a different fashion than non-wrap fee accounts.

Our IARs receive a portion of the advisory fee directly as a percentage of the overall fee paid by the client. Because our IARs are paid a percentage of the client's overall advisory fee, this may create an incentive to recommend the client participate in a wrap fee program rather than a non-wrap fee program (where the client would pay for trade execution costs) or a brokerage account where commissions are charged. This is because, in some cases, we may stand to earn more compensation from advisory fees paid to us through a wrap fee program arrangement if the client's account is not actively traded.

Our Wrap Advisory Services

Wrap Comprehensive Portfolio Management

Our comprehensive portfolio management service encompasses asset management. It is designed to assist clients in meeting their financial goals through the use of financial investments. We conduct at least one, but sometimes more than one meeting (in person, telephone, video conference, or via email) with clients in order to understand their current financial situation, existing resources, financial goals and tolerance for risk. Based on what we learn, the IAR will propose an investment approach to the client. The IAR may propose an investment portfolio, consisting of exchange traded funds ("ETFs"), mutual funds, stocks or bonds, or other securities. The client will have an opportunity to place reasonable restrictions on the types of investments to be held in the portfolio; if agreed upon by both the client and the IAR, the investment approach, guidelines and restrictions will form the investment objectives of the account. Upon the client's agreement to the proposed investment plan, we work with the client to establish or transfer investment accounts so we can manage the client's portfolio. Once the relevant accounts are under our management, we review such accounts on a regular basis and at least annually. We may periodically rebalance or adjust client accounts under

our management. If the client experiences any significant changes to his/her financial or personal circumstances, the client must notify us so that we can consider such information in managing the client's investments.

We are required to describe fees and expenses and that our advisory fees are negotiable. Clients are advised that they may pay more or less than other clients for similar services, however, the fees clients will pay for wrap account advisory services will not exceed the fees established in the fee schedule below.

Investment Management Wrap Fee Program Fee Schedule:

Assets under Management	Maximum Annual Percentage of Assets Charge*
\$0-\$500,000	Up to 1.50%
\$500,001- \$1,000,000	Up to 1.30%
\$1,000,001- \$2,000,000	Up to 1.20%
\$2,000,001-\$3,000,000	Up to 1.00%
\$3,000,001-\$5,000,000	Up to 0.90%
\$5,000,001-\$10,000,000	Up to 0.75%
\$10,000,001 - \$20,000,000	Up to 0.55%
Over \$20,000,000	Negotiated**

Our firm's annualized fees are billed on a pro-rata basis quarterly in advance based on the value of your account on the last day of the previous quarter. As part of this process, clients are made aware of the following:

- a) The qualified custodian sends statements at least quarterly, showing all disbursements for each account, including the amount of the advisory fees paid to us;
- b) Adjustments will be made for deposits and withdrawals in your accounts;
- c) You provide authorization permitting us to be directly paid by these terms;
- d) If we send a copy of our invoice to you, it will include a legend urging you to compare information provided in our statement with those from the qualified custodian.
- e) LPL Financial will calculate and deduct advisory fees for accounts custodied with them. We use Orion Advisor Services to calculate fees that Schwab deducts from accounts custodied with Schwab or NATC.

* In certain circumstances we allow direct billing as an option to our Wrap Investment Management clients.

** All investment management fees are at the discretion of the advisor. Wrap Investment management fees on accounts above \$20,000,000 are placed on an individual basis and depend on investment allocation, number of accounts, and investment strategy.

Other Types of Fees & Expenses

Clients may pay holding charges imposed by the chosen custodian for certain investments, charges imposed directly by a mutual fund, index fund, or exchange trades fund, which shall be disclosed in the fund's prospectus (i.e., fund management fees, initial or deferred sales charges, mutual fund sales loads, 12b-1 fees, surrender charges, variable annuity fees, IRA and qualified retirement plan fees, and other fund expenses). These charges are not included within the wrap fee you are charged by our firm. Our firm does not receive a portion of these charges.

Bridgeworth's policy is to purchase institutional share classes of those mutual funds selected for the client's portfolio. The institutional share class generally has the lowest expense ratio. The expense ratio is the annual fee that all mutual funds or ETFs charge their shareholders. It expresses the percentage of assets deducted each fiscal year for fund expenses, including 12b-1 fees, management fees, administrative fees, operating costs, and all other asset-based costs incurred by the fund. Some fund families offer different classes of the same fund and one share class may have a lower expense ratio than another share class. These expenses come from client assets which could impact the client's account performance. If an institutional share class is not available for the mutual fund selected, the adviser will purchase the least expensive share class available for the mutual fund. As share classes with lower expense ratios become available, Bridgeworth may use them in the client's portfolio, and/or convert the existing mutual fund position to the lower costs share class.

Clients who transfer mutual funds into their accounts with Bridgeworth would bear the expense of any contingent or deferred sales loads incurred upon selling the product. If a mutual fund has a frequent trading policy, the policy can limit a client's transactions in shares of the fund (e.g., for rebalancing, liquidations, deposits or tax harvesting).

Investment Advice to Employee Benefit Plans

Since we may render investment advice to employee benefit plans under Section 4975(e)(3)(B) of the Internal Revenue Code, we act as a fiduciary within the meaning of section 3(21)(A)(ii) of the Advisers Act. As such, we must act "with the care, skill, prudence and diligence under the circumstance then prevailing that a prudent person acting in like capacity and familiar with such matters would use in the conduct of an enterprise of a like character with like aims" (ERISA 404(a)(1)(B)). We further maintain the Impartial Conduct Standards which requires our firm and our advisors to give advice that is in our clients' best interest, charge no more than reasonable compensation and make no misleading statements about investment transactions, compensation, conflicts of interest, and any other matters related to investment decisions within the meaning of the Department of Labor Fiduciary Rule.

Item 5: Account Requirements & Types of Clients

Our requirements for opening and maintaining accounts or otherwise engaging us:

- We require a minimum account balance of \$250,000 for our Investment Management services;
- Minimum of \$50,000 with each portfolio manager;
- Generally, these minimums may be waived at the advisors' discretion.

Types of clients we typically manage wrap fee accounts on behalf of, include:

- Individual households;
- High Net-Worth Individuals;
- Trusts, Estates or Charitable Organizations;
- Pension and Profit Sharing Plans;
- Corporations, limited liability companies and/or other business types.

Item 6: Portfolio Manager Selection & Evaluation

Our firm utilizes our in-house professionals as portfolio managers as well as utilizing outside portfolio managers. Acting as our own portfolio managers for the wrap fee programs may create a conflict of interest in that other investment advisory firms may charge the same or lower fees than

our firm for similar services. Our IARs are subject to individual licensing requirements as imposed by state securities boards. Our firm is required to confirm or update each IAR's Form U4 on an annual basis. IAR supervision is conducted by our Chief Compliance Officer or management personnel. Outside portfolio managers are selected based on past performance; investment philosophy; market outlook; experience of associated portfolio managers and executive team; disciplinary, legal and regulatory histories of the firm and its associates; and/or whether established compliance procedures are in place to address at a minimum, insider trading, conflicts of interest, anti-money laundering.

We do not calculate portfolio manager performance. Instead, we rely upon the performance figures based on client's monthly or quarterly statements or reports provided to us by third party portfolio managers. This information is relied upon for accuracy based on outside portfolio manager standards which are calculated on a uniform and consistent basis. For outside portfolio managers you should be aware that our firm cannot actively monitor outside portfolio managers conflicts of interest, daily trading activity and other operational issues.

Advisory Business

See Item 4 of this Wrap Fee Program Brochure for information about our wrap fee advisory program services. We offer individualized investment advice to clients utilizing our firm's Comprehensive Portfolio Management services. Each client can place reasonable restrictions on the types of investments to be held in the portfolio. Restrictions on investments in certain securities or types of securities may not be possible due to the level of difficulty this would entail in managing the account and, in some cases, could limit or prevent the likelihood of achieving the investment objectives of the client by the IAR. Since it is our policy to prohibit our investment advisory representatives from soliciting or making discretionary purchases of securities which are \$2.00 or less in value, clients must provide their advisor with written trade authorization for these securities. Restrictions would be limited to our Investment Management services. We do not manage assets through our other services. Our wrap fee and non-wrap fee accounts are managed on an individualized basis according to the client's investment objectives, financial goals, risk tolerance, etc. We do not manage wrap fee accounts in a different fashion than non-wrap fee accounts.

Performance-Based Fees & Side-by-Side Management

We do not charge performance based fees.

Methods of Analysis, Investment Strategies and Risk of Loss

Our investment philosophy is built on the basic beliefs that investors should be adequately compensated for the risks they take, should be positioned to have a high probability of reaching their goals, and avoid potentially disastrous risks. Our investment analysis and portfolio construction process seeks to balance the investor's risk tolerance and current resources capacity with their quest for reasonable investment returns.

Our investment strategies and analysis are developed and conducted by our advisory representatives and Investment Committee. We utilize quantitative analysis which may include analysis of management expertise, industry cycles, strength of research and development as well as fundamental analysis and research which includes reviewing financial analysts' reports to gain insight on the future performance of a security to guide our investment allocation decisions. We first

consider the development of long-term capital market assumptions. We then work with the client to develop strategic asset allocations designed to address risk and reward over a given time period.

Other considerations are used to provide guidance on shorter-term decisions in investment management. These considerations include the timing of rebalancing, investing cash, making distributions, and tactical over or under-weights in the previously developed strategic allocation. These methods include technical analysis (charting current trends and trend reversals), quantitative analysis (reviewing market and economic trends), and global macro analysis of overall economic and political views of various countries.

We consider multiple time horizons, including long, medium, and short term, when determining strategies. Depending on the client's needs, we may employ various risk-management strategies. We avoid market timing, but may increase cash holdings or tilt allocation slightly when necessary. This is based on the client's risk tolerance and our expectations of market behavior.

The Bridgeworth Model Allocations serve as guidelines. The advisor has discretion to deviate from the asset allocations in order to meet the client's risk and return needs. In most cases, however, the advisor is expected to follow the general allocations.

If the client's current investment allocations do not conform to the Bridgeworth Model Allocations (for example due to recent transfer to Bridgeworth, client holding preferences, etc.), the client is made aware that the advisor will make changes to the investment allocations over time considering such circumstances as market environment, tax ramifications, dollar cost averaging ramifications, and the client's wishes regarding particular holdings.

Risk of Loss

Investing in securities involves risk of loss that clients should be prepared to bear. While the stock market may increase and client account(s) could enjoy a gain, it is also possible that the stock market may decrease and client account(s) could suffer a loss. It is important that clients understand the risks associated with investing in the stock market, are appropriately diversified in client investments, and ask us any questions they may have.

Please Note: We generally invest client's cash balances in money market funds, FDIC insured Certificates of Deposit, high-grade commercial paper and/or government backed debt instruments. Ultimately, we try to achieve the highest return on our client's cash balances through relatively low-risk conservative investments. In most cases, at least a partial cash balance will be maintained in a money market account so that our firm may debit advisory fees related to our Investment Management service, as applicable.

Voting Client Securities

We do not and will not accept the proxy authority to vote client securities. Clients will receive proxies or other solicitations directly from their custodian or a transfer agent. In the event that proxies are sent to our firm, we will forward them on to the client and ask the party who sent them to mail them directly to the client in the future. Clients may call, write or email us to discuss questions they may have about particular proxy votes or other solicitations.

Item 7: Client Information Provided to Portfolio Manager(s)

Both our in-house IARs who manage your accounts and portfolio managers in your custodian's sponsored advisory programs will have access to client information regarding investment goals and objectives, risk tolerance, restrictions placed on the management of the account(s) or portfolio(s), relevant client notes and information available through your qualified custodian. In most cases, we will communicate such information as part of our regular investment management duties. Nevertheless, we will also communicate information to portfolio managers when asked by the client, when market or economic conditions make it prudent to do so, etc. Please see our firm's Privacy Policy for more information on how our firm utilizes client information.

Item 8: Client Contact with Portfolio Manager(s)

Our IARs work with you directly to understand your current financial situation, existing resources, financial goals, and tolerance for risk. Our firm requires that you communicate to us any significant changes to your financial or personal circumstances, so that we can consider such information in managing your investments. Clients are always free to contact the IAR managing their portfolio with any questions or concerns. Please contact your Bridgeworth IAR for information regarding the portfolio managers in your custodian sponsored advisory programs or those offered by third party money managers.

Item 9: Additional Information

Disciplinary Information

We have determined that our firm and management have no disciplinary information to disclose.

Financial Industry Activities and Affiliations

Our IARs may also be registered representatives of LPL, member FINRA, SIPC. They may offer securities and receive normal and customary commissions as a result of securities transactions. A conflict of interest may arise as these commissionable securities sales may create an incentive to recommend products based on the compensation they may earn and may not necessarily be in the best interests of the client. Clients are not required to purchase any commissionable products from our IARs. If an IAR is a registered representative of LPL, LPL is required under FINRA Rule 3040 to review his/her personal securities transactions. LPL does this by monitoring client accounts managed by our firm. As a result, LPL may have access to certain confidential information (e.g., financial information, investment objectives, transactions and holdings) about Bridgeworth clients even if the client has not established an account through LPL. LPL operates pursuant to privacy standards which are found in its privacy policy. If you would like a copy of the LPL privacy policy, please contact our Chief Compliance Officer at 205-208-8700. Please refer to your adviser's supplemental brochure for more information about his/her pertinent activities and affiliations.

Some of our IARs are licensed insurance agents. As such, they have an incentive to sell and recommend insurance products to advisory clients. When such recommendations or sales are made, a conflict of interest exists as they may earn insurance commissions for the sale of those products. Clients are under no obligation to purchase insurance products through our IARs.

We provide clients with access to investment advisory services of approved third party professional portfolio management firms for the individual management of client accounts. As part of this process,

we assist clients in identifying an appropriate third party money manager. We provide initial due diligence on third party money managers and ongoing reviews of their management of client accounts. Some service providers may provide wrap services. Please see important disclosures provided by the third party professionals.

The compensation paid to us by third party money managers may vary, and thus, they may be a conflict of interest in recommending a manager who shares a larger portion of its advisory fee over another manager. Our firm's fees are not higher than they would have been had our client obtained services directly from the third party money manager. A potential conflict of interest in utilizing third party advisors is an incentive to select a particular advisor over another in the form or fees or services. To minimize this conflict, our firm will make our recommendations in the best interest of the client.

1. Code of Ethics, Participation or Interest in Client Transactions & Personal Trading

We recognize that the personal investment transactions of members and employees of our firm demand the application of a high Code of Ethics and require that all such transactions be carried out in a way that does not endanger the interest of any client. At the same time, we believe that if investment goals are similar for clients and for members and employees of our firm, it is logical and even desirable that there be common ownership of some securities.

Therefore, in order to prevent conflicts of interest, we have in place a set of procedures (including a pre-clearing procedure) with respect to transactions effected by our members, officers and employees for their personal accounts¹. In order to monitor compliance with our personal trading policy, we have a quarterly securities transaction reporting system for all of our associates.

Furthermore, our firm has established a Code of Ethics which applies to all of our associated persons. An investment adviser is considered a fiduciary. As a fiduciary, it is an investment adviser's responsibility to provide fair and full disclosure of all material facts and to act solely in the best interest of each of our clients at all times. We have a fiduciary duty to all clients. Our fiduciary duty is considered the core underlying principle for our Code of Ethics which also includes Insider Trading and Personal Securities Transactions Policies and Procedures. We require all of our supervised persons to conduct business with the highest level of ethical standards and to comply with all federal and state securities laws at all times. Upon employment or affiliation and at least annually thereafter, all supervised persons will sign an acknowledgement that they have read, understand, and agree to comply with our Code of Ethics. Our firm and supervised persons must conduct business in an honest, ethical, and fair manner and avoid all circumstances that might negatively affect or appear to affect our duty of complete loyalty to all clients. This disclosure is provided to give all clients a summary of our Code of Ethics. However, if a client or a potential client wishes to review our Code of Ethics in its entirety, a copy will be provided promptly upon request.

Related persons of our firm may buy or sell securities and other investments that are also recommended to clients. In order to minimize this conflict of interest, our related persons will place client interests ahead of their own interests and adhere to our firm's Code of Ethics, a copy of which is available upon request.

¹ For purposes of the policy, our associate's personal account generally includes any account (a) in the name of our associate, his/her spouse, his/her minor children or other dependents residing in the same household, (b) for which our associate is a trustee or executor, or (c) which our associate controls, including our client accounts which our associate controls and/or a member of his/her household has a direct or indirect beneficial interest in.

Likewise, our related persons of our firm may buy or sell securities for themselves at or about the same time they buy or sell the same securities for client accounts. In order to minimize this conflict of interest, our related persons will place client interests ahead of their own interests and adhere to our firm's Code of Ethics, a copy of which is available upon request. Further, our related persons will refrain from buying or selling the same securities prior to buying or selling for our clients. If related persons' accounts are included in a block trade, our related persons will trade personal accounts last when possible and act in the client's best interest to mitigate the conflict of front running.

2. Review of Accounts

Each IAR managing client accounts performs account reviews in preparation for the annual meeting or conference call scheduled with our clients. Advisors conduct an additional review of client accounts each year. The nature of these reviews is to learn whether clients' accounts are in line with their investment objectives, appropriately positioned based on market conditions, and investment policies, if applicable. Annually, our Investment Committee reviews and recommends positions that IARs may place in client accounts.

We may review client accounts more frequently than described above. Among the factors which may trigger an off-cycle review are major market or economic events, the client's life events, requests by the client, etc. Reports may be provided for accounts held away at various brokers from our recommended custodian.

3. Client Referrals & Other Compensation

We shall recommend our Custodians, Schwab, LPL and NATC. LPL is the broker-dealer with whom the majority of our IARs are also associated. Schwab is an independent and unaffiliated SEC registered broker-dealer and is a member FINRA/SIPC. We receive some benefits from our Custodians, Schwab and LPL through our participation in their custodial programs. We may recommend NATC to clients in need of trust or other custody services. Clients are under no obligation to use the services of any trust company we recommend.

We may receive from Custodians or mutual fund companies, without cost and/or at a discount support services and/or products, to assist us to better monitor and service client accounts maintained at such institutions. Included within the support services we may receive investment-related research, pricing information and market data, software and other technology that provide access to client account data, compliance and/or practice management-related publications, discounted or gratis consulting services, discounted and/or gratis attendance at conferences, meetings, and other educational and/or social events, marketing support, computer hardware and/or software and/or other products used by us to assist us in our investment advisory business operations. Our clients do not pay more for investment transactions effected and/or assets maintained at the Custodians as result of this arrangement. There is no commitment made by us to Custodians or any other institution as a result of the above arrangement. Additionally, LPL may compensate our firm for on boarding advisors.

We pay referral fees to independent solicitors for the referral of their clients to our firm in accordance with Rule 206 (4)-3 of the Investment Advisers Act of 1940. Such referral fee represents a share of our investment advisory fee charged to our clients. This arrangement will not result in higher costs to you. In this regard, we maintain Solicitors Agreements in compliance with Rule 206 (4)-3 of the Investment Advisers Act of 1940 and applicable state and federal laws. All clients referred by Solicitors to our firm will be given full written disclosure describing the terms and fee arrangements

between our firm and Solicitor(s). In cases where state law requires licensure of solicitors, we ensure that no solicitation fees are paid unless the solicitor is registered as an investment adviser representative of our firm.

4. Financial Information

We do not require nor do we solicit prepayment of more than \$1,200 in fees per client, six months or more in advance. Therefore, we have not included a balance sheet for our most recent fiscal year. We have never been the subject of a bankruptcy petition.