

CHRISTOPHER S. HAMM

BRIDGEWATER FINANCIAL GROUP, LLC

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FIRM SUPPLEMENTAL BROCHURE

ADV PART 2B

MARCH 27, 2020

This Brochure Supplement provides information about Christopher S. Hamm that supplements Bridgewater Financial Group, LLC's brochure. You should have received a copy of that brochure. Please contact Mr. Hamm at (330) 998-2519 if you did not receive Bridgewater Financial Group, LLC Brochure or if you have any questions about the contents of this supplement.

Additional information about Christopher S. Hamm is available on the SEC's website at www.adviserinfo.sec.gov. You can search this site by a unique identifying number, known as a CRD number. The CRD number for Mr. Hamm's is 1823860.

Item 2 – Educational Background and Business Experience

Christopher S. Hamm

Born: 1963

Education:

University of Dayton – Bachelor of Science in Management Information Systems – 1986

Business Background:

Bridgewater Financial Group, LLC

- Managing Member – August 2003 to Present
- Investment Adviser Representative – November 2019 to Present

Cetera Advisors, LLC – January 2012 to November 2019

- Registered Representative
- Investment Adviser Representative

Multi-Financial Securities Corporation – July 2007 to December 2012

- Registered Representative

Legacy Financial Service, Inc. – February 2004 to July 2007

- Registered Representative

Questar Capital Corporation – August 2003 to February 2004

- Registered Representative

Firstmerit Securities, Inc. – February 1998 to June 2003

- Registered Representative

Midwestern Investment Corporation – May 1997 to February 1998

- Registered Representative

Metropolitan Savings Bank – May 1997 to February 1998

- Investment Adviser Representative

HD Vest Investment Securities – May 1994 to May 1997

- Investment Adviser Representative

Item 3 – Disciplinary Information

Registered investment adviser representatives are required to disclose all material facts regarding any legal or disciplinary events that could be material to your evaluation of each supervised person providing investment advice. Mr. Hamm has no information that is applicable to this item.

Item 4 – Other Business Activities

Mr. Hamm is a licensed independent insurance agent. He is appointed with various insurance companies and may recommend insurance products to you. He devotes approximately 5% of his time on this activity. The sale of insurance products pays Mr. Hamm commissions that are separate from the investment adviser fees outlined in Item 5 of the firm's ADV Part 2A. This is a

conflict of interest because it creates a financial incentive to recommend insurance products. However, Mr. Hamm attempts to mitigate any conflicts of interest to the best of his ability by placing your interests ahead of his own and through the implementation of policies and procedures that address the conflict. Additionally, you are informed that you always have the right to choose whether to act on the recommendation and you have the right to purchase recommended insurance through any licensed insurance agent.

Mr. Hamm is a board member of Jesuit Retreat Center and Fair Housing Rights and Research Center. Combined, he devotes approximately 5% of his time to these non-investment related activities.

Item 5 – Additional Compensation

Mr. Hamm does not receive any additional compensation or economic benefits.

Item 6 – Supervision

Mr. Hamm is Managing Member of the firm. As a result, he has no internal supervision placed over him. He is however bound by the firm's Code of Ethics and policies and procedures. Mr. Hamm can be reached at (330) 998-2519.

Item 7 – Requirements for State-Registered Advisers

ARBITRATION OR CIVIL, SELF-REGULATORY ORGANIZATION OR ADMINISTRATIVE PROCEEDINGS

Mr. Hamm has not been the subject of any arbitration, civil, self-regulatory organization or administrative findings.

BANKRUPTCY HISTORY

Mr. Hamm has not been the subject of a bankruptcy petition.