

MILVIAN BRIDGE ADVISORY LLC

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Form ADV Part 2B – Brochure Supplement

John J. Kroger

President, Chief Compliance Officer, and Investment Adviser Representative

July 14, 2026

This brochure supplement provides information about John J. Kroger and should be read together with the Milvian Bridge Advisory LLC Form ADV Part 2A Brochure. Please contact Mr. Kroger, President and Chief Compliance Officer, at (484) 228-1899 if you have not received a copy of the Firm's brochure or have any questions about this supplement.

Additional information about John J. Kroger is available on the Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov.

ITEM 2 – EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

John J. Kroger, born in 2001, serves as President, Chief Compliance Officer, and Investment Adviser Representative of Milvian Bridge Advisory LLC. Mr. Kroger earned a Master of Business Administration (MBA) in Finance from Fairfield University in 2025 and a Bachelor of Science in Finance from Fairfield University in 2024. Additional information regarding Mr. Kroger's employment history is included below.

Employment History

Milvian Bridge Advisory LLC	President, Chief Compliance Officer, and Investment Adviser Representative	05/2026 – Present
Daylesford Abbey	Finance Office Manager	09/2024 – 04/2026
Fairfield University	Full-Time Student	07/2020 – 08/2025
Stone Bay Holdings	Intern	05/2022 – 08/2022

Professional Qualifications

Mr. Kroger has passed the Series 65 Uniform Investment Adviser Law Examination.

Academic Honors

Mr. Kroger was elected to Beta Gamma Sigma, the international business honor society, in recognition of academic achievement in business studies at Fairfield University.

ITEM 3 – DISCIPLINARY INFORMATION

Registered investment advisers are required to disclose all material facts regarding certain legal or disciplinary events that would be material to a client's evaluation of a supervised person's integrity.

Mr. Kroger has no reportable disciplinary events.

ITEM 4 – OTHER BUSINESS ACTIVITIES

Mr. Kroger has no reportable investment-related business activities outside of Milvian Bridge Advisory LLC. Mr. Kroger is not actively engaged in any other business or occupation for compensation that constitutes a substantial source of his income or involves a substantial amount of his time.

ITEM 5 – ADDITIONAL COMPENSATION

Mr. Kroger does not receive commissions, referral fees, insurance compensation, sales loads, 12b-1 fees, or any other form of transaction-based compensation.

Mr. Kroger is compensated solely through advisory fees paid by clients of Milvian Bridge Advisory LLC.

ITEM 6 – SUPERVISION

As the Firm's sole supervised person, Mr. Kroger is supervised through documented compliance and supervisory reviews conducted pursuant to the Firm's Written Supervisory Procedures. These reviews include client suitability documentation, investment advice and recommendations, securities transactions, client correspondence, advisory fee calculations, personal securities transactions, client agreements, and compliance with applicable securities laws and Firm policies.

John J. Kroger, President and Chief Compliance Officer of Milvian Bridge Advisory LLC, is responsible for the supervision of the Firm's advisory activities. Questions regarding this Brochure Supplement may be directed to Mr. Kroger at (484) 228-1899.

ITEM 7 – REQUIREMENTS FOR STATE-REGISTERED ADVISERS

A. Arbitration, Civil, Self-Regulatory Organization, and Administrative Proceedings

John J. Kroger has not been the subject of an award or otherwise been found liable in any arbitration claim alleging damages in excess of \$2,500, or in any civil, self-regulatory organization, or administrative proceeding described in Item 7.A.

B. Bankruptcy

John J. Kroger has not been the subject of a bankruptcy petition.