

## **Bloom Advisors**

Client Relationship Summary - Form CRS  
January 2024

Bloom Advisors is an investment adviser registered with the Securities and Exchange Commission. We feel it is important for you to understand how advisory and brokerage services and fees differ in order to determine which type of account is right for you. There are free and simple tools available to research firms and financial professionals at [www.investor.gov/CRS](http://www.investor.gov/CRS) which also provides educational materials about investment advisers, broker-dealers and investing.

### **What investment services and advice can you provide me?**

We are a registered investment adviser that provides investment advisory services to retail investors on an ongoing asset-based fee, based on the value of your advisory accounts. We have discretionary authority over your accounts, which means we don't need to call you when buying or selling in your account. Additional information about our advisory services is located in item 4 of our Firm Brochure found at: <https://adviserinfo.sec.gov/firm/brochure/106152>.

We generally require a minimum account balance of \$250,000 of assets under management.

Questions to Ask Us:

- Given my financial situation, should I choose an investment advisory service? Why or why not?
- How will you choose investments to recommend to me?
- What is your relevant experience, including licenses, education and other qualifications? What do those qualifications mean?

### **What fees will I pay?**

Fees are computed based on the average daily value of the assets under management for each calendar quarter. You may also incur brokerage commissions, transaction fees, mutual fund and exchanged trade fund fees, and administrative charges imposed by your custodian. For detailed information, please refer to our Form ADV Part 2A by clicking this link <https://adviserinfo.sec.gov/firm/summary/106152> and refer to item 5.

You will pay our management fee every quarter in arrears. You will pay the management fees and costs whether you make or lose money on your investments. Fees and costs will reduce any amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying.

Questions to Ask Us:

- Help me understand how these fees and costs will affect my investments.

- If I give you \$10,000 to invest how much will go to fees and costs and how much will be invested for me?

**What are your legal obligations to me when acting as my investment adviser? How else does your firm make money and what conflicts of interest do you have?**

When we act as your investment adviser, we have a fiduciary duty to act in your best interest and not put our interests ahead of yours. At the same time, the way we make money creates some conflicts with your interests. You should understand and ask us about these conflicts because they can affect the investment advice we provide you. Here are some examples to help you understand what this means: Since our fee is based on the value of your account we have an incentive to encourage you to increase the assets in your account. Additional information about our conflicts of interest can be found in form ADV Part 2A of our Firm Brochure <https://adviserinfo.sec.gov/firm/brochure/106152>.

Questions to Ask Us:

- How might your conflicts of interest affect me, and how will you address them?

**How do your financial professionals make money?**

Each of our financial professionals are employees of Bloom Asset Management and are paid a salary and bonuses. Neither the salary or bonus is based on or tied to the investments in your account. We are not compensated by commissions; our sole compensation is derived from the management fee we charge our clients each quarter. None of our employees or shareholders receive any compensation for the sale of securities to our clients or for investments in your accounts.

**Do you or your financial professionals have a legal or disciplinary history?**

No. Neither our firm nor our financial professionals have any legal or disciplinary history. Visit [www.investor.gov/CRS](http://www.investor.gov/CRS) for a free and simple search tool to research our firm and our financial professionals.

Questions to Ask Us:

- As a financial professional, do you have any disciplinary history?
- For what type of conduct?

**Additional Information**

You may find additional information about our investment advisory services on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching CRD# 106152. You may also contact us at 248-932-5200 to request up-to-date information or a copy of this disclosure.

Questions to Ask Us:

- Who is my primary contact person?
- Is he or she a representative of an investment adviser or broker-dealer?
- Who can I talk to if I have concerns about how this person is treating me?