



June 2020

FORM CRS – Form ADV Part 3

Blue Fin Capital, Inc. is registered with the Securities and Exchange Commission as an investment adviser and, as such, we provide advisory services rather than brokerage services. Brokerage and investment advisory services fees differ and it is important for you, our client, to understand the differences. Additionally, free and simple tools are available to research firms and financial professionals at Investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers, and investing. This document is a summary of the services and fees we offer to “retail” investors, which are natural persons who seek or receive services primarily for personal, family, or household purposes.

What investment services and advice can you provide me?

We are an independent fee-only registered investment adviser. We provide portfolio management services and complementary financial planning services to our clients based on a detailed knowledge of their financial objectives, resources, employment income, investment experience, investment time horizon and tolerance for investment risk.

We work directly with you in the design of your investment portfolio; together we will create a customized Investment Policy Statement for you. All investment decisions will be guided by this Investment Policy Statement. We monitor your investment portfolio as part of a continuous and ongoing process, with regular account reviews and performance reports provided to you annually. We manage investment accounts on a discretionary basis whereby we will decide which investments to buy or sell for your account. You may limit our discretionary authority (for example, limiting the types of securities that can be purchased or sold for your account) by providing our firm with your restrictions and guidelines in writing.

We primarily offer advice on equity and fixed income securities and Exchange Traded Funds. We also provide advice on various types of investments such as money market funds, certificates of deposit and REITS. Additionally, we may advise you on various types of investments based on your stated goals and objectives. In general, we require a minimum account size of \$500,000 to open and maintain an advisory account, which may be waived in our discretion.

FOR MORE INFORMATION, please see Items 4, 7, 8, 13 and 16 in our Form ADV Part 2A (<https://adviserinfo.sec.gov/firm/brochure/108451>)

Question(s) you should ask a financial professional:

- ***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 your licenses, education, and other qualifications? What do these qualifications mean?***

What Fees will I Pay?

The fees you pay us are asset-based, payable quarterly in arrears. Since the fees we receive are asset-based (i.e. based on the value of your account), we have an incentive to increase your account value which creates a conflict. Clients may also pay additional fees and/or expenses. Possible fees and costs applicable to our clients are: Custodian fees; Account maintenance fees; Mutual fund and ETF fees; Transaction charges when purchasing or selling securities; and other product-level fees associated with your investments.

You will pay 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.

FOR MORE INFORMATION, please see Items 5 and 6 in our Form ADV Part 2A (<https://adviserinfo.sec.gov/firm/brochure/108451>)

Question(s) you should ask a financial professional:

- ***Help me understand how these fees and costs might affect my investment. 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 to act in your best interest and not put our interest 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.

- Because our revenue is derived from asset-based fees, we have an incentive to grow your account as much as possible. This could cause us to take overly aggressive positions in conflict with your interests in an attempt to grow your account.

FOR MORE INFORMATION or to help understand what conflicts exist, please see Items 5, 10, 11, 12 and 14 in our Form ADV Part 2A (<https://adviserinfo.sec.gov/firm/brochure/108451>)

Key Questions to Ask Your Financial Professional

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

How do your financial professionals make money?

The financial professionals servicing your account(s) are compensated in the following ways: Salary; Bonus; Financial professionals' compensation is based on the revenue the firm earns from the person's services or recommendations.

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

No, our firm and our financial professionals currently do not have any legal or disciplinary history to disclose. Visit Investor.gov/CRS for a free and simple research tool.

Question you should ask a financial professional:

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

Additional Information

You can find additional information about your investment advisory services and request a copy of the relationship summary at 401-454-0772 or click the link provided <https://adviserinfo.sec.gov/firm/brochure/108451>.

Question(s) you should ask a financial professional:

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