

Bloom Investment Advisors, LLC ("Bloom") is registered with the U.S. Securities and Exchange Commission ("SEC") as an investment adviser. Brokerage and investment advisory services and fees differ, and it is important for you to understand these differences. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing.

What investment services and advice can you provide me?

We offer non-discretionary investment advisory services to individual investors through an online web-based and mobile platform (the "Platform"). Our Platform is available via our mobile application ("App") and our website ("Website"). When you open an investment account ("Investment Account") with us, you will be able to access the Platform through either the App or our Website. As part of your onboarding, you will create an account and complete a Suitability Questionnaire. We will use your suitability and investment information together with our proprietary data model ("Model"), which aggregates various data sets, to present to you investment opportunities that refresh weekly ("Investment Opportunities"). Each Investment Opportunity is recommended to you for purchase, however, all trading is self-directed and you are solely responsible for any decision to purchase an Investment Opportunity. The Firm does not recommend cryptocurrencies in its investment recommendations. We also offer the ability to purchase or sell fractional shares and dollar-based investing. Our services allow you to grant limited trading authority for your Investment Account to your minor children (including minor children for whom you serve as legal guardians) to buy and sell securities through the Platform. This is accomplished through the implementation of a written trading authorization that permits them to make investment decisions, subject to your control and monitoring. You may revoke authorizations to minor children at any time at your sole discretion.

We will review your Investment Account annually to ensure that they are in line with investment objectives and suitability. Annually, we will remind you to update and review your information profile. Additionally, we may conduct limited, non-periodic reviews of your Investment Accounts when flagged by certain material changes to your information. We do not accept discretionary authority to manage investment accounts on your behalf. You and any minor child to whom you grant limited trading authority are responsible for all purchases and sales of Investment Opportunities on the Platform. We do not provide or offer any financial planning, retirement or tax advice. The Platform only provides Investment Opportunities in the form of equities, cryptocurrencies, and ETFs. We will also offer education seminars about basic financial literacy and investing. Lastly, we do not have an account minimum.

Additional Information: For more detailed information about our investment advisory business please refer to Item 4 our Form ADV Part 2A ("Disclosure Brochure"), at <https://adviserinfo.sec.gov/> or at www.bloomapp.com.

Ask your financial professional: Given my financial situation, should I choose and 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?

We charge a fixed monthly fee ("Subscription Fee"). The Subscription Fee is either \$15 monthly or \$120 per year. The billing period for the applicable Subscription Fee begins on the effective date of the Advisory Agreement. Client Accounts are established under the Uniform Gifts to Minors Act ("UGMA") or the Uniform Transfers to Minors Act ("UTMA") for the benefit of a minor "Authorized Users"). Client Accounts are converted to traditional brokerage accounts when Authorized Users have reached the age or majority (i.e. – 18+). For these Client accounts, or for any Client who is on boarded to the Platform that has created a traditional brokerage account and not a minor, Client Accounts are charged a fixed monthly fee of \$15 or \$60 per year. The Subscription Fee will be charged monthly in advance. In addition to the Subscription Fee, we charge a three percent (3%) fee ("Deposit Fee") on debit card deposits made to your Investment Account. Because we charge the Deposit Fee on debit card deposits, we have an incentive to encourage you to deposit additional assets which will be subject to such fee. You may also pay the Adviser voluntary tips through the Platform. You may pay fees and costs separate from our services, and regardless of whether you make or lose money on your investments. These additional fees and charges may include transaction and execution charges and the fees/expenses charged by any custodian, and other transaction-related costs, electronic fund and wire fees, and any other fees that reasonably may be borne by a brokerage account. 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.

Additional Information: 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 detailed information about our fees please refer to Item 5 of our Disclosure Brochure. You may obtain a copy of our Disclosure Brochure at <https://adviserinfo.sec.gov/> or at www.bloomapp.com.

Ask your financial professional: Help me understand how these fees and costs might 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 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.

- We make money by having more customers using our Platform so we have an incentive to sign-up additional customers to the service.
- Our employees may personally hold interests in the same securities the Model recommends to our clients so we may have an incentive to trade ahead of our clients.

Additional Information: For more detailed information about our conflicts of interest please refer to Item 11 of our Disclosure Brochure. You may obtain a copy of our Disclosure Brochure at <https://adviserinfo.sec.gov/> or at www.bloomapp.com.

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?

Our employees receive a base salary and may receive a discretionary bonus (cash and non-cash benefits) linked to the revenue and growth of the company.

Given that all client trading is self-directed, Bloom does not employ financial professionals in the traditional sense. We employ fully qualified licensed professionals in our operational and compliance functions. Compensation is not based on commissions or fees of any kind.

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

No. Neither our firm nor our financial professionals have any legal, financial or other disciplinary items or history. Visit Investor.gov/CRS for a free and simple search tool to research you and your financial professionals.

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

Additional Information

For additional information about our services, please visit www.bloomapp.com or reference our Disclosure Brochure available at <https://adviserinfo.sec.gov/>. If you would like additional, up-to-date information or a copy of this disclosure, please call (323) 879-7385 or send an email to support@bloomapp.com.

Ask your financial professional: 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?

Exhibit A – Material Changes to the Customer Relationship Summary

March 31, 2023

We added an updated description of “What investment services and advice can you provide me?” to describe that our services allow you to grant limited trading authority for your Investment Account to your minor children (including minor children for whom you serve as legal guardians) to buy and sell securities through the Platform through the implementation of a written trading authorization that permits them to make investment decisions, subject to your control and monitoring.

We updated the section “What fees will I pay?” to describe our current advisory fees.

We updated the website URL and support email.

We stated that the Firm does not recommend cryptocurrencies in its investment recommendations.

February 27, 2024

We updated the section “What fees will I pay?” to describe our current advisory fees.