

Bluum Invest LLC
Form CRS Customer Relationship Summary – March 3, 2026

Introduction

Bluum Invest LLC ("Bluum") is registered with the 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 investment advisory services to retail investors delivered exclusively through a web-based platform (the "Platform"). As part of our services to retail investors on the Platform, we provide ongoing oversight and management of your account(s). We use proprietary algorithms and artificial intelligence (AI) technology to determine investment recommendations tailored to meet your investment needs and objectives. As part of our onboarding process, you will complete an Investment Profile questionnaire that collects information such as your risk tolerance, investment goals, time horizon, and liquidity needs. Changes to your Investment Profile may affect your risk profile and lead to changes in investment recommendations.

Monitoring: As part of our standard services, we monitor client investment portfolios on an ongoing basis and conduct formal reviews on a quarterly basis to determine if client accounts remain aligned with stated objectives.

Account Minimums: Bluum currently does not impose a stated minimum account balance for opening an account. Certain services have minimum account requirements—for example, the minimum account value for tax-loss harvesting services is \$10,000.

Limited Investment Offerings: Our advice is limited to publicly traded equities and ETFs. We do not provide financial planning, retirement, tax, or legal advice. Bluum's Platform-based services may not be appropriate for clients who require in-person advisory relationships, complex estate or tax structuring, or short-term trading strategies. *Additional information* about our services can be found in Items 4, 7, and 8 of Part 2A of our Form ADV, which is available at adviserinfo.sec.gov.

Conversation Starters. Ask your financial professional...

- Given my financial situation, should I choose a brokerage 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?

Bluum does not charge a fee for its non-discretionary investment advisory services. For discretionary investment advisory services, we charge clients an annual investment management fee based on a tiered schedule:

Assets Under Management	Annual Fee
First \$2 Million	0.75%
\$2 Million to \$5 Million	0.50%
Over \$5 Million	0.35%

Fees are charged quarterly in arrears based on the account value at the end of the prior quarter. For example, a client with \$100,000 managed at 0.75% annually would pay approximately \$187.50 per quarter. Bluum may negotiate fees or offer promotional pricing for certain clients or Financial Institution programs. Our firm's compensation from fees increases as client accounts grow, so **we have an incentive to encourage our clients to increase the amount of assets in the accounts that are under our management.**

Clients may incur additional fees and costs that are separate from Bluum's advisory fee, including:

- Brokerage commissions, transaction fees, or pass-through costs charged by the custodian or broker
- ETF internal expenses (expense ratios) and product-level fees
- Fees for wires, transfers, account maintenance, statement delivery, or other administrative services

- Taxes (including capital gains taxes arising from trading and rebalancing)

Bluum does not control third-party fees charged by custodians, ETFs, or Financial Institutions. Additional information about our firm's fees is included in Item 5 of Part 2A of Form ADV, available at adviserinfo.sec.gov.

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.

Conversation Starter. 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 providing recommendations? 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 manage accounts for multiple clients, and we allocate our time based on each client's needs. Our firm earns more as we expand our client base and grow our assets under management, and we seek to balance our staffing with the individualized needs of each client.
- Where Bluum distributes advisory services through Financial Institutions, we have an incentive to expand adoption and revenue through those channels. Financial Institutions may also have incentives to encourage their customers to invest. These incentives may create conflicts that could influence program design or user engagement strategies.
- Bluum's employees are generally permitted to buy or sell securities in their personal accounts alongside client accounts. While we maintain policies to prevent employees from trading ahead of clients, this creates a potential conflict of interest.

Conversation Starter. 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 financial professionals receive a salary and may receive a discretionary bonus. Compensation is based on a variety of factors, including the number, value, and complexity of accounts under management, the performance of those accounts, and client satisfaction and retention. **No compensation to employees is based on the performance or selection of specific securities.**

Do your financial professionals have legal or disciplinary history?

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

Yes ☐

No ☒

Visit www.investor.gov/CRS for a free and simple search tool to research us and our financial professionals.

Conversation Starter. Ask your financial professional...

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

Additional Information

Additional information about our services can be found at adviserinfo.sec.gov and on our website at bluuminvest.com. If you have any questions about the contents of this brochure or would like to request a copy of this relationship summary, please contact us at 657-206-4737 or compliance@bluumfinance.com.

Conversation Starter. Ask your financial professional...

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