

**CLIENT RELATIONSHIP SUMMARY (FORM CRS)**

**March 30, 2025**

**BLUEDOOR Private Wealth is registered with the Securities and Exchange Commission as an investment adviser. Brokerage and investment advisory services and fees differ, and it is important for the retail investor to understand the differences. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://www.investor.gov/crs), which also provides educational materials about broker-dealers, investment advisers, and investing.**

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

Typical services offered to our retail clients are wealth management and investment management. Wealth management generally consists of financial and related planning around tax, retirement, estate, cash flow, philanthropy, risk management, and education and may include tax return preparation. Investment management includes the discretionary management of clients' investment portfolios. Based on each client's objectives, risk tolerance, time horizon, reasonable restrictions, and other unique circumstances, we construct a portfolio that may include individual equity and fixed-income strategies, mutual funds and ETFs, alternative investments, and separate account-managed solutions. We also may manage portfolios on a non-discretionary basis; we provide advice and recommendations, but the client ultimately decides on the investments. We do not hold clients' assets. We generally are provided with a limited power of attorney to place securities transactions through unaffiliated broker-dealer custodians that hold our clients' accounts. We generally meet or communicate with our clients at least annually through a meeting or phone call and the clients have access to their custodian's website directly so that they have direct access to information about the activity in their own accounts.

For additional information, please refer to our [ADV Part 2A brochure](#), especially Item 4 (Advisory Services), Item 7 (Types of Clients), Item 13 (Review of Accounts), and Item 16 (Investment Discretion).

**Conversation Starters/Ask Us:**

Î “Given my financial situation, should I choose an investment advisory service? Why or why not?”

Î “How will you choose investments to recommend to me?”

Î “What is your relevant experience, including your licenses, education, and other qualifications? What do these qualifications mean?”

**What fees will I pay?**

For investment management and wealth management services, we charge fees based on a percentage of assets under management. These fees are assessed quarterly in advance. You should be aware that the more assets there are in your account, the more you will pay in fees. This means we have an incentive to encourage you to increase the assets in your account. Our fees generally range from 1.5% to .50% and while we do not have a minimum fee we generally require a client minimum of \$500,000.

We do not charge separate fees for financial planning services. Fees for wealth management services are inclusive of any financial planning services we may provide to a client.

In addition to our fees, you may incur additional fees and costs related to the investments in your account, such as transaction fees, custodian fees, account maintenance fees, wire transfer fees, internal management fees of mutual funds, redemption fees, and other product related fees.

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. It is important that you carefully review our Form ADV Part 2A Brochure, which is available on our website, [www.bluedoorprivate.com](https://www.bluedoorprivate.com) for additional information about our fees.

**Conversation Starters/Ask Us:**

“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 must 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 interest. You should understand and ask us about these conflicts because they can affect the investment advice that we provide you. Here are some examples to help you understand what this means:

- Your broker-dealer and custodian provide us with access to electronic systems that assist us in managing your account, as well as research, software, other technology, and discounts for products and services offered by third-party service providers. These economic benefits give our firm an incentive to recommend the broker-dealer and custodian over another broker-dealer and custodian that do not provide similar benefits.
- Margin Accounts – Clients allowing margin or using a similar custodian loan product will be billed on the assets under management which are not reduced by any indebtedness of the account. This creates a conflict because we have an incentive to recommend that clients allow margin or using a loan product on their account.
- We may engage third-party investment advisers who use their own proprietary investment products in managing your portfolio. In these arrangements, the third-party adviser earns management fees from their products, which creates a potential conflict as they have an incentive to recommend their own products.
- We also have a membership agreement with an insurance platform that provides access to insurance and annuity products. While this arrangement allows us to offer these products without traditional commissions, we pay a membership fee for this access.

You should carefully review our Form ADV Part 2A, which is available on our website, [www.bluedoorprivate.com](http://www.bluedoorprivate.com) for more detailed information about our conflicts of interest.

### **Conversation Starters/Ask Us:**

“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 also receive a discretionary bonus based on the success of the firm and their individual performance. This is a conflict of interest because our financial professionals have an incentive to encourage you to increase the assets in your account.

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

No, please visit [Investor.gov/CRS](http://Investor.gov/CRS) for a free and simple search tool to research our firm and your financial professional.

### **Conversation Starters/Ask Us:**

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

## **Additional Information**

You can find additional information about our investment advisory services in our Form ADV Part 2A Brochure, which are available on our website, [www.bluedoorprivate.com](http://www.bluedoorprivate.com). You can request up-to-date information and a copy of our relationship summary by contacting us at 617-528-9863 or [mkozak@bluedoorprivate.com](mailto:mkozak@bluedoorprivate.com)

### **Conversation Starters/Ask Us:**

“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?”