

CLIENT RELATIONSHIP SUMMARY (FORM CRS)

March 31, 2026

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?

BlueDoor offers investment advisory services through its network of investment adviser representatives ("IARs"), each of whom may conduct advisory services under their own name as approved by BlueDoor. Our primary service is Investment Management Services ("IMS"), which includes the discretionary and non-discretionary management of client 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. IMS also includes ancillary financial planning services at no additional charge, covering areas such as retirement planning, estate planning, tax planning, education planning, and cash flow management.

BlueDoor also offers WealthShed, an online financial planning service available to a broader range of clients on a flat-fee basis.

We do not hold clients' assets. We are generally provided with a limited power of attorney to place securities transactions through unaffiliated custodians that hold our clients' accounts. We generally meet or communicate with our clients at least annually and clients have direct access to their custodian's website to monitor activity in their 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:

- “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?

For Investment Management Services, we charge fees based on a percentage of assets under management, assessed quarterly in advance. Our maximum fees range from 0.50% to 1.50% depending on the advisory amount of assets under management. The specific fee applicable to each client is established by the IAR servicing the account and set forth in the client's investment agreement. Minimum account sizes, if any, are established by the individual IAR. We do not charge separate fees for financial planning services provided as part of our IMS. For clients of WealthShed, BlueDoor and Connecticut Retirement Resources fees are charged on a flat-fee basis, billed quarterly in advance. The specific fee applicable to each WealthShed client is set forth in the client's financial planning agreement. You should be aware that the more assets there are in your account, the more you will pay in fees under our asset-based fee schedule. This means we have an incentive to encourage you to increase the assets in your account.

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 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 custodians 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 a particular custodian over others that do not provide similar benefits. BlueDoor maintains custodial relationships with Charles Schwab & Co., Inc., National Financial Services LLC and Fidelity Brokerage Services LLC (collectively, "Fidelity"), and Altruist Financial LLC, each of which is also a registered broker-dealer.

- 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 have a membership agreement with DPL Financial Partners, LLC ("DPL"), a commission-free insurance platform, which 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.
- Our principal owner, Mr. Michael Kozak, provides legal services through his affiliated law practice, Michael C. Kozak, ESQ. Through the financial planning process, Mr. Kozak may recommend legal services that his law practice may provide. This represents a material conflict of interest as Mr. Kozak wholly owns BlueDoor and personally benefits from any legal services referred to his law practice.
- Mr. Robert Murphy, a Managing Partner of BlueDoor, provides tax services through his affiliated tax practice, Robert B. Murphy, CPA. Through the financial planning process, Mr. Murphy may recommend tax services that his practice can provide. This represents a material conflict of interest as Mr. Murphy receives compensation for tax services while also serving as a Managing Partner of BlueDoor.

You should carefully review our Form ADV Part 2A, which is available on our website, 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 are compensated in a manner established by their individual arrangements with BlueDoor, which may include salary, bonus, and a share of advisory fees generated from client accounts. These compensation arrangements create 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 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 is available on our website, www.bluedoorprivate.com. You can request up-to-date information and a copy of our relationship summary by contacting us at 781-810-4604 or 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?"