

Money Blossoms, LLC Client Relationship Summary (“Form CRS”) June 2022

Being a small independent firm with fewer than \$100 million assets under management (AUM), we are not required to provide the information in this Client Relationship Summary (CRS), but feel this information is important for you and are voluntarily providing it.

INTRODUCTION. Money Blossoms, LLC is a registered investment adviser offering advisory services in the State of Oregon and in other jurisdictions where exempted. We feel that it is important for you to understand how advisory and brokerage services and fees differ in order to determine which type of account is right for you. This CRS provides information that can help you determine if you want to do business with us.

CONVERSATION STARTERS are questions that you should ask a financial professional in order to start a conversation about these important topics.

Free and simple tools are available to research firms and financial professionals at www.investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers, and investing.

RELATIONSHIPS AND SERVICES.

What investment services and advice can you provide for me?

We are a registered investment adviser that offers investment advisory services, including Asset Management and Financial Planning to clients.

Investment Management. We manage client assets on a discretionary basis, in which you grant us the authority to select your investments and direct the purchase/sale of securities in your custodial account(s). You grant us discretionary authority by signing our Investment Advisory Agreement. You may revoke this authority at any time by providing us notice in writing. You may at any time place reasonable restrictions on the investments we may use on your behalf, by providing us those limitations in writing.

If you choose to open an account with us, we will meet with you to determine your needs based on your current financial situation, existing resources, investment objectives, time horizon, and risk tolerance. Based on what we learn, we will recommend a portfolio of investments that is monitored at least annually, and if necessary, rebalanced to meet your changing needs and goals. We will offer you advice on a regular basis and contact you at least annually to discuss your portfolio. We limit the types of investments that we recommend, including only those we deem suitable for your unique circumstances.

Your investment plan may include various investment strategies for achieving your financial goals. We may recommend the use of one or more third-party investment advisers (“sub-advisors”) to manage a portion of your assets via an investment model or a separately managed account.

Additional Information. Please refer to our ADV, Part 2A: Brochure available at www.moneyblossoms.com

CONVERSATION STARTERS

- *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?*

FEES, COSTS, CONFLICTS, AND STANDARDS OF CONDUCT.

What fees will I pay?

Investment Advisory Fees. Fees for our investment management services are based on an annual percentage of the value of your managed account(s) and are negotiable at our discretion. Investment advisory fees are charged monthly in arrears. You pay investment advisory fees even if you have no transactions; the advisory fee does not vary based on the type of investments selected.

Other Fees and Costs. Investment advisory fees are separate from transaction exchange, wire transfer, margin interest, or account fees charged by your custodian. When your assets are invested in money market, mutual funds, or ETFs, our fees for monitoring those assets are in addition to the fees included in the internal expenses of those funds. In certain cases, we may select third party money managers, sub-advisers, and/or separate account managers to assist us with managing your account. If selected, they will charge you a fee, which will be described to you in their Form ADV and/or agreement.

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.

CONVERSATION STARTER

- *Help me understand how the fees and costs I pay 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 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 that means.

Since we charge an asset-based investment advisory fee, the more assets there are in your account, the more you will pay in fees; therefore, we have an incentive to encourage you to increase the assets in your account.

In addition to tax planning offered as part of ongoing financial planning services, we offer tax preparation of your federal and (if applicable) state tax returns; therefore, we have an incentive to encourage you to use our services over other tax preparation services.

We have adopted a Code of Ethics that outlines expectations of business conduct, conflicts of interest, and our fiduciary duty to our clients. Where we have identified honest conflicts of interest, we use our best efforts to mitigate potential risk(s) through a combination of compliance policies, operational procedures, and employee training.

CONVERSATION STARTER

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

Additional Information. Please refer to our ADV, Part 2A: Brochure available at www.moneyblossoms.com

How do your financial professionals make money?

Our sole source of revenue is from clients.

DISCIPLINARY HISTORY.

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

No. Visit www.investor.gov/CRS for a free and simple search tool to research financial professionals.

CONVERSATION STARTER

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

ADDITIONAL INFORMATION.

For further information about our services, please refer to our [Form ADV, Part 2A: Brochure](#). If you have any other questions or would like an updated copy of this CRS, please visit our website at www.moneyblossoms.com or call us at (503) 459-9550. You may also visit www.adviserinfo.sec.gov for additional information on our firm and personnel.

CONVERSATION STARTER

- *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?*