

## Form ADV Part 3 – Client Relationship Summary | Dated: March 27, 2024

### Item 1. Introduction

Blue Water Wealth, Inc. (“BWW,” “we,” and “us”) is an Oregon corporation registered as an investment advisor with the United States Securities and Exchange Commission (“SEC”). Brokerage and investment advisory services and fees differ and it is important for you to understand the differences. Free and simple tools are available to research firms and financial professionals at [investor.gov/CRS](https://investor.gov/CRS). This website also provides educational information about broker-dealers, investment advisors, and investing.

### Item 2. Relationships and Services

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

BWW offers financial planning and ongoing asset management services to retail investors. A description of those services follows below.

We offer financial planning and consulting services that are tailored to your unique investment objectives, financial circumstances, needs, and concerns. These services are made available to clients either in the form of comprehensive and holistic financial planning services or on a one-time project basis. You will make all final investment decisions and be solely responsible for investment implementation and the ongoing monitoring of your investments and accounts. For comprehensive financial planning engagements, we will meet with the client at least annually and review and update our financial recommendations. We will also provide these clients with certain ad-hoc financial consulting services throughout the duration of the relationship. One-time project based services are more limited in scope and unless we otherwise agree, do not include any review or update of our financial planning recommendations following their delivery to the client. At your specific request, and only as we may agree in writing, we may assist you with the implementation of certain recommended investments. However, clients are never obligated to engage us for these additional services and are always free to choose another service provider.

We offer ongoing asset management services under our Coordinated Asset Management Program (“CAMP” or “Program”), an investment program focused exclusively on Sustainable, Responsible, & Impact (“SRI”) investing. The Program includes investment strategy selection, portfolio design, and ongoing investment implementation and monitoring services. We will directly manage the assets deposited to your account held at the custodian and/or strategically allocate your assets to certain independent third-party money managers (“TPMMs”) in a manner consistent with your investment objectives and needs. We will monitor your account on an ongoing basis (including any

assets managed by any TPMM(s)) and implement changes to your holdings as we believe to be appropriate and in your best interests in accordance with our ongoing fiduciary duty to you. You will be required to enter into a discretionary management arrangement that allows us to buy and sell investments within your account and to hire and fire TPMMs without obtaining your consent for each specific transaction. You may impose reasonable restrictions on our ability to invest in certain securities or types of securities within your account. We will formally review your account at least annually.

We primarily recommend investments in individual stocks and bonds, mutual funds, exchange traded funds (“ETFs”), cash and cash equivalents, and the selection of TPMMs. We may also advise clients on other public and private securities or investments and any legacy holdings contained in their account at the inception of our relationship. We require a minimum account balance of \$5,000 to open and to maintain a CAMP account. We charge a minimum fee of \$1,200 for written financial plans. We reserve the right to waive these requirements for certain clients.

*More detailed information about our advisory services is contained in our Form ADV Part 2A “Firm Brochure” at Items 4 and 7.*

**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?”

### Item 3. Fees, Costs, Conflicts, and Standard of Conduct

#### **What fees will I pay?**

Advisory fees for financial planning services consist of fixed fees typically ranging from \$1,200 – \$20,000 per engagement, although the specific fixed fee charged to you may vary outside of this range based on the complexity of your financial circumstances, assets, planning needs, and other factors. These fees are typically paid to us in full at the time of our engagement.

We charge annual asset-based fees for our CAMP services typically ranging from 0.50% – 1.50% of the market value of the client’s account, exclusive of cash balances. These fees are pro-rated for partial billing periods and are calculated and paid monthly in arrears, based on the market value of your account(s), on the last day of the previous month. Advisory fees for all of our services are negotiable. Where asset-based fees apply, you should consider that the more assets you have in your advisory account, the more you will pay us. We therefore have an incentive to encourage you to increase the assets in your account

in order to increase our fees. You pay our fees monthly regardless of whether we buy or sell securities within that month.

Separate, and in addition to our advisory fees, you will pay the custodian of your account transaction charges, custodial, and/or brokerage fees and commissions, mark-ups and mark-downs, spreads paid to market makers, wire transfer fees and other fees and taxes associated with the activity and holdings within your account. You will also pay any separate advisory fees charged by any TPMs and the internal fees associated with any mutual funds or ETFs held in your account.

**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.**

More detailed information about our advisory fees is contained in our Firm Brochure at Item 5.

**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 advisor? How else does your firm make money and what conflicts of interest do you have?**

When we act as your investment advisor, we have to act in your best interest and not put our interest ahead of yours. We are fiduciaries. 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:

**Example 1:** Your account value goes up, and while the management fee percentage may stay the same, the total compensation you pay us goes up proportionately.

**Example 2:** Your account value goes down, but you still must pay a management fee proportional to your assets under management.

We are a fee-based investment advisor. This means that our sole means of compensation consists of the investment advisory fees

paid to us by our clients. We do not collect any compensation, commissions, or other remuneration in connection with the sale of any securities or insurance products to our clients. We do not pay referral fees, nor do we accept such fees from other firms. We believe this manner of doing business best aligns with our fiduciary duty to you.

More detailed information related to these conflicts of interest is contained in our Firm Brochure at Items 5 and 10.

**Conversation Starter:** Ask us, “How might your conflicts of interest affect me, and how will you address them?”

**How do your financial professionals make money?**

BWW’s investment advisory personnel are paid by means of pre-determined annual salaries and may receive discretionary bonuses from time-to-time.

More detailed information, including our complete fee schedules, conflicts of interest, and other disclosures are available in our Firm Brochure at Items 5 and 10.

#### **Item 4. Disciplinary History**

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

No. We encourage you to visit [Investor.gov/CRS](http://Investor.gov/CRS) for a free and simple search tool to research any of our financial professionals.

**Conversation Starter:** Ask us: “As a financial professional, do you have any disciplinary history? For what type of conduct?”

#### **Item 5. Additional Information**

You can find additional information regarding Blue Water Wealth and receive a copy of this client relationship summary by visiting our website at [www.bluewaterwealth.com](http://www.bluewaterwealth.com) or by contacting us at (503) 296-8700. Additional information about our firm, including a copy of our Firm Brochure, is also available at: <https://adviserinfo.sec.gov/firm/summary/164432>. We are always available to answer any of your questions.

**Conversation Starters:** Ask us: “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?”