

A Summary of Your Advisory Relationship with Cleveland Hauswirth Investment Management

Cleveland Hauswirth Investment Management, a wholly owned subsidiary of Blossom Financial Services, Inc., is a Securities and Exchange Commission (SEC) Registered Investment Advisor (RIA).

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, which also provides education materials about broker-dealers, investment advisers, and investing.

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| <p>What investment services and advice can you provide me?</p> | <p>We perform these services for our clients:</p> <ol style="list-style-type: none"> 1. An analysis of overall financial situation. 2. Identify the purpose of the assets to be put under our management. 3. Create a written Investment Plan with you. Execute that plan on a discretionary basis using a diversified blend of mutual fund strategies. (We select the mutual funds and decide when to buy or sell.) 4. Monitor your account’s progress and provide quarterly reports. 5. Conduct an annual in-depth review of progress and objectives, either face-to-face or via a virtual meeting. <p><i>Cleveland Hauswirth has a minimum account size of \$500,000. We have the discretion to waive the minimum, if applicable.</i></p> | <p>Conversation Starters</p> <ul style="list-style-type: none"> • <i>Given my financial situation, should I choose an investment advisory service? Why or why not?</i> • <i>How will you choose investments to recommend to me?</i> • <i>What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?</i> |
| <p>What fees will I pay?</p> | <p>Our fees are based on a percentage of assets under management. The percentage is stated as an “annual” fee but is billed quarterly. You can choose to pay our fees directly or from your account. The custodian may charge transaction fees on certain mutual funds. These charges are small and are retained by the custodian.</p> <p><i>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.</i></p> | <p>Conversation Starter</p> <ul style="list-style-type: none"> • <i>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?</i> |
| <p>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?</p> | <p><i>“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.”</i></p> <p>-The only way we make money is by charging an asset-based fee. We have no conflict of interest that affects the investment tools we recommend to you.</p> | <p>Conversation Starter</p> <ul style="list-style-type: none"> • <i>How might your conflicts of interest affect me, and how will you address them?</i> |

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| How do your financial professionals make money? | Our financial professionals are paid a salary which covers the many and varied tasks performed in support of service to clients. | |
| Do you or your financial professionals have legal or disciplinary history? | No. <i>Free and simple tools are available to research firms and financial professionals at Investor.gov/CRS.</i> | Conversation Starter <ul style="list-style-type: none"> • <i>As a financial professional, do you have any disciplinary history? For what type of conduct?</i> |
| Additional information. | <p>Additional information on each topic presented can be found in the Firm Brochure, Form ADV Part 2A.</p> <p>To request a copy of the Form ADV Part 2A, or the firm’s Form CRS (Client Relationship Summary), please contact:</p> <p style="text-align: center;"><i>Cleveland Hauswirth Investment Management 220 E. Buffalo Street, Suite 301 Milwaukee, WI 53202 414.431.6491</i></p> | Conversation Starter <ul style="list-style-type: none"> • <i>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?</i> |