

Blue Barn Wealth is an investment adviser registered with the Securities and Exchange Commission (SEC). This document gives you a summary of the types of services we provide and how you pay. 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://www.investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing. Please ask us for more information if you have any questions.

What investment services and advice can you provide me?

We offer investment advisory services through what we call [Financial Planning](#) and [Portfolio Management Services](#). We call the combination of these services, *Wealth Management Services*. Our services are available at different service levels based on your needs and level of investable assets.

Financial Planning Services include advice on topics such as cash flow analysis, debt management, education planning, risk management, retirement, estate, and tax planning. Ongoing and continuous monitoring of our clients' investments are provided through our Portfolio Management Services. We offer a wide variety of investment options and are not restricted in offering advice only with respect to proprietary products or limited investment offerings. You can choose to grant us discretionary authority (which allows us to buy and sell investments in your account without asking you in advance) or to manage your account(s) on a non-discretionary basis (where you make the ultimate decision regarding the purchase or sale of investments). As a reference, most of our clients choose discretionary accounts. More details on our services can be found in Items 4 and 7 of our Form ADV Part 2A brochure.

Although most of our clients engage us for our Wealth Management Services, you may alternatively engage us for our Financial Planning Services (without our Portfolio Management Services) through an ongoing or a limited engagement.

Here are some conversation starters about our relationships and services:

- *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?

Fees for our Wealth Management Services are based on a percentage of the assets that we manage according to the following fee schedule, paid quarterly and which may be subject to a minimum fee.

Assets Under Management	Annual Fees
First \$1 Million	1.00%
Next \$3 Million	0.75%
Next \$6 Million	0.50%
Above \$10 Million	0.25%

The more assets there are in your account, the more you will pay in fees, and we may therefore have an incentive to encourage you to increase the assets in your account. You may also need to pay custodian fees and fees related to mutual funds, variable annuities, and other transactional and product-level fees; however, we do not receive commissions or these other fees.

Fees for our Wealth Management Services includes the costs for our Financial Planning Services. Fees for our Financial Planning Services may include an initial or one-time fee, and/or an annual fee.

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. Additional details about our fees are available in our Form ADV, Part 2A brochure, specifically Item 5.

Here is a conversation starter about our fees and costs:

- *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 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.

One example of this is encouraging a client to roll over their 401(k) assets into an account that we can manage and thereby earn an asset-based fee. Another example of this is when a client is considering paying down debt (like a mortgage) using investment assets, we have an incentive to manage more assets and thereby earn a higher asset-based fee. To help minimize conflicts of interest in these situations, we openly discuss the advantages and disadvantages to help you make an informed decision.

Additional details about our legal obligations are available in our Form ADV, Part 2A brochure.

How do your financial professionals make money?

Our financial professionals are compensated by salary, bonuses for new assets they refer, or based on the amount of client assets they service. If they are a part-owner of the firm, they are also compensated based on the profits the firm earns.

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

No. Neither the firm nor any of our financial professionals have any disciplinary action against us. You can visit [Investor.gov/CRS](https://www.investor.gov/CRS) for a free search tool to research us and our financial professionals.

Here is a conversation starter about our history:

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

Additional Information

You can find additional information on our website (www.bluebarnwealth.com) and in our Form ADV Part 2A brochure. To get a copy of this relationship summary or our Form ADV Part 2A brochure, you can contact us at info@bluebarnwealth.com or at (801) 466-4101.

Here is a conversation starter about who you can contact:

- *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?*

Material Changes: Since its last update to this form on June 30, 2020, Blue Barn Wealth revised its description above of its services and fees.