

Introduction

Our firm, Blue Zone Wealth Advisors, is an investment adviser registered with the Securities and Exchange Commission. 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. There are free and simple tools available to research firms and financial professionals at www.investor.gov/CRS, which also provides educational materials about investment advisers, broker-dealers, and investing.

What investment services and advice can you provide me?

We are a registered investment adviser that offers investment advisory services, including Asset Management, Comprehensive Portfolio Management, Financial Planning & Consulting, and Retirement Plan Consulting to clients. If you open an advisory account with our firm, we will meet with you to understand your current financial situation, existing resources, objectives, and risk tolerance. Based on what we learn, we'll recommend a portfolio of investments that is monitored on an ongoing basis but at least quarterly, 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 quarterly to discuss your portfolio.

We manage accounts on a discretionary basis. After you sign an agreement with our firm, we are allowed to buy and sell investments in your account without asking you in advance. Any limitations will be described in the signed advisory agreement. We will have discretion until the advisory agreement is terminated by you or our firm.

We do not restrict our advice to limited types of products or investments. Our firm does not impose requirements for opening and maintaining accounts or otherwise engaging us. Financial Planning & Consulting is included in our Comprehensive Portfolio Management service. Financial planning is also offered as a stand-alone service.

Additional information about our advisory services is located in Item 4 of our Firm Brochure which is located at <https://adviserinfo.sec.gov/firm/brochure/305943>.

Questions to 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 those qualifications mean?

What fees will I pay?

You will be charged an ongoing quarterly fee based on the value of the assets in your account. Our maximum Asset Management annual fee is 1.25%. Our maximum Comprehensive Portfolio Management annual fee is 1.50%. Our Comprehensive Portfolio Management also has a flat fee option which will not exceed \$10,000,000 or the equivalent of 1.50%. The more assets you have in your advisory account, the more you will pay us. We therefore have an incentive to increase the assets in your advisory account in order to increase our revenue. Our fees vary and are negotiable. The amount you pay will depend, for example, on the services you receive and the amount of assets in your account. Our firm's fees will be automatically deducted from your advisory account, which will reduce the value of your advisory account. Clients should also be aware that our firm bills on cash unless indicated otherwise in writing. In rare cases, we will agree to send you invoices rather than automatically deduct our firm's fees from your advisory account.

Our Financial Planning and Consulting fees will not exceed \$100,000. The fee-paying arrangement will be determined on a case-by-case basis detailed in the agreement you sign with our firm.

Our firm does not charge performance-based fees. However, clients invested in our firm's Special Purpose Vehicles (Blue Zone Wealth Advisors SPV I Simplifya and Glide Direct Series LLC – BZWA Whitehorse V Secondaries Access Fund SP) ("Funds") may be charged a performance-based fee upon the exit of the Funds. As such, clients should be aware of the following information and qualifications to be charged a performance-based fee.

Performance-based fees can only be assessed on a Qualified Client, with at least \$1,100,000 under management with our firm or a net worth of at least \$2,200,000. A performance fee is a fee based on a share of capital gains on or capital appreciation of the managed assets of a client.

In certain cases, we 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 agreement.

The broker-dealer that holds your assets charges you a transaction fee when we buy or sell certain investments for you. The broker-dealer's transaction fees are in addition to our firm's fees for our Asset Management and Comprehensive Portfolio Management service. However, our preferred broker-dealers generally do not charge transaction fees on most U.S. listed equities or ETFs. Additionally, we've negotiated to receive no transaction costs with our preferred broker-dealer wherever possible. That said, you may also pay charges imposed by the broker-dealer holding your accounts for certain investments and maintaining your account. Some investments, like mutual funds, index funds, and exchange traded funds, may charge additional fees that will reduce the value of your investments over time.

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 information about our fees is in Item 5 of our Firm Brochure which is located at <https://adviserinfo.sec.gov/firm/brochure/305943>.

Questions to 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 are fiduciaries and are required 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:

Representatives of our firm are licensed insurance agents. As a result of these transactions, they receive normal and customary commissions. A conflict of interest exists as these commissionable securities sales create an incentive to recommend products based on the compensation earned. To mitigate this potential conflict, our firm will act in the client's best interest.

Additional information about our conflicts of interest is in Item 10 of our Firm Brochure which is located at <https://adviserinfo.sec.gov/firm/brochure/305943>.

Questions to 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 based on the revenue our firm earns from their advisory services or recommendations, and the amount of client assets they service.

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

Our firm and financial professionals do not have any legal and disciplinary history to disclose. Visit Investor.gov/CRS for a free and simple search tool to research our firm and our financial professionals.

Questions to 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 firm's investment advisory services on the SEC's website at www.adviserinfo.sec.gov by searching CRD #305943. You may also contact our firm at (310) 310-2789 to request a copy of this relationship summary and other up-to-date information.

Questions to 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?