

# Form ADV Part 3 – Client Relationship Summary

Date: 4/30/2024

## Item 1: Introduction

Blue Marble Investments is an investment adviser registered with the Securities and Exchange Commission offering investment advisory accounts. Brokerage and investment advisory services and fees differ, and it is important that you understand the differences. This document gives you a summary of the types of services we offer and fees we charge. Please visit [www.investor.gov/CRS](http://www.investor.gov/CRS) for free, simple tools to research firms and financial professionals, as well as educational materials about broker-dealers, investment advisers, and investing.

## Item 2: Relationships and Services

***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 these qualifications mean?***

What investment services and advice can you provide me? Our firm offers portfolio management services through either an advisory account or wrap fee program (EarthFolio®). As part of our standard services, we typically monitor client accounts on a daily basis. Our firm has discretionary management without any material limitations. We do limit the types of investments that are recommended since not every type of investment vehicle is needed to create an appropriate portfolio. Our minimum investment advisory account size is \$500,000 and minimum wrap account is \$25,000. Please also see our **Form ADV Part 2A (“Brochure”)** specifically **Items 4 & 7** via the **link below**. \*

## Item 3: Fee, Costs, Conflicts, and Standard of Conduct

***Questions to ask us: Help me understand how these fees and costs might affect my investments. If I give you \$100,000 to invest, how much will go to fees and costs, and how much will be invested for me? How might your conflicts of interest affect me, and how will you address them?***

What fees will I pay? Our advisory fee is based on the value of the assets we manage. The amount of the fee is calculated using a tiered annual fee schedule that starts at 1.1% and declines to 0.20% based on the size of the account(s). Accounts within the same household may be eligible for aggregation (except business accounts) in order to qualify for lower applicable tiers. Fees are charged quarterly and calculated in arrears as a percentage of the quarter-end market value. Please also see **Items 4, 5, 6, 7 & 8 of our brochure via the link below**. \*

Some investments (e.g., mutual funds, variable annuities, etc.) impose additional fees (e.g., transactional fees and product-level fees) that reduce the value of your investment over time. The same goes for any additional fees you pay to a custodian. For the wrap fee program, you will not typically pay additional transaction fees and thus our advisory fee is higher than if you paid transaction fees separately. 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. Please also see our **brochure for additional details via the link below**.\*

**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 (see heading immediately below).

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

Primarily, our firm and advisors receive cash compensation from the advisory fees we receive from you for our advisory services. This compensation may vary based on different factors, such as whether you are invested in an advisory or wrap account. Our financial professionals also have the ability to receive commissions from clients and therefore have an incentive to recommend products that provide them or us additional compensation over those that do not. When we manage your portfolio in a wrap fee program, we have an incentive to limit trading in your account and to favor asset types that do not have a transaction fee in order to minimize trading expenses that we would have to normally pay out of our management fee. **Please see Item 10 of our wrap fee brochure via the link below\*\*** for additional details.

## **Item 4: Disciplinary History**

**Questions to ask us:** *As a financial professional, do you have any disciplinary history? For what type of conduct?*

No, we do not have legal or disciplinary events. Visit <https://http://www.investor.gov> for a free, simple search tool to research us and our financial professionals.

## **Item 5: Additional 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?*

For additional information on our advisory services, see our brochures via the links below\* \*\*. Brochures are also available at <https://adviserinfo.sec.gov/firm/summary/141354>. If you have any questions, need additional information, or want another copy of this Client Relationship Summary, then please contact us at 805-595-1820 or [info@bluemarble.com](mailto:info@bluemarble.com).

\* [Blue Marble ADV Part 2A & 2B](#)

\*\* [Earthfolio ADV Part 2A](#)