

**bloom, inc.**  
**5325 W 115<sup>th</sup> Place**  
**Leawood, Kansas 66211**  
**888-446-8416**  
**www.bloom.com**  
**March 13, 2020**

This Brochure provides information about the qualifications and business practices of bloom, inc. If you have any questions about the contents of this Brochure, or would like to receive the most recent version, please contact us at 888-446-8416 or via email at [info@bloom.com](mailto:info@bloom.com). The information in this Brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority.

Bloom, inc. is a Registered Investment Adviser with the United States Securities and Exchange Commission. Registration as an Investment Adviser does not imply any level of skill or training. Additional information about bloom, inc. is also available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## Item 2 – Material Changes

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This Brochure dated March 13, 2020, represents the annual amendment to the Form ADV Part 2 Brochure for bloom, Inc. (bloom).

Since the firm's last annual update Brochure filed February 01, 2019, subsequently amended March 31, 2019, August 29, 2019, and December 31, 2019, we have updated fee options and made various other minor updates to the Brochure including updating details related to non-management advisory services now being offered and related to the firm's expanded IRA management offering. No other material changes were made.

Pursuant to regulatory requirements, we will deliver to you a summary of any material changes to this and subsequent Brochures within 120 days of the close of our fiscal year. We may further provide other ongoing disclosure information about material changes as necessary. All such information will be provided to you free of charge.

Currently, our Brochure may be requested at any time, without charge, by contacting Shannon Duncan, our Chief Compliance Officer, at 888-446-8416 or [info@bloom.com](mailto:info@bloom.com).

Additional information about bloom is also available via the SEC's website [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). You can search this site by using a unique identifying number, known as a CRD number. The CRD number for bloom is 168604. The SEC's web site also provides information about any persons affiliated with bloom who are registered, or are required to be registered, as Investment Adviser Representatives of bloom.

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## Item 4 – Advisory Business Introduction

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Bloom, inc., (“bloom”) is a Registered Investment Adviser (“Adviser”) which offers various investment advisory and management services through a web-based application for our Clients. We are registered through and regulated by the United States Securities and Exchange Commission (“SEC”).

Bloom, inc., was founded in 2013 by Chris Costello, CFP®, who serves as Executive Chairman and an Investment Advisor Representative, Randy Auf Der Heide who serves as Managing Member, and Kevin M. Conard, who serves as a Managing Member and Investment Advisor Representative. Chris Costello, Randy Auf Der Heide and Kevin Conard are our principal owners. Shannon Duncan serves as the Chief Compliance Officer.

Bloom, inc., is related through common ownership with The Retirement Planning Group, Inc., another Registered Investment Adviser, and we currently share two employees with The Retirement Planning Group, Inc.

Bloom, inc. provides various levels of web-based investment advisory services tailored to assist clients who hold investments in an Employer Sponsored Retirement Account (ESRA) or an Individual Retirement Account (IRA). We are committed to the fiduciary principle of placing the Client’s interests first, and we value long term relationships with our Clients whom we regard as strategic partners in our business.

### Web-based Investment Advisory Services

Our web-based investment advisory services are designed for individuals who have traditionally managed their own 401(k)s, 403(b)s, 457s other ESRA(s), and IRA’s. Our focus is on helping you create, implement and execute investment portfolios that are designed to build and preserve your wealth during the accumulation phase of your life. We are not tax or legal professionals and do not give tax or legal advice.

If you elect to use our services, you will receive a written service agreement saved to your account documentation detailing the services, fees, terms and conditions of the relationship. You will also receive this Brochure.

Our investment advisory services can be used in one of two different ways and are offered at three different subscription levels.

Regarding how our services can be used, we can either manage your account for you or provide you with recommendations so you can trade your account on your own.

If you have us manage your account, we will have the authority to determine the investments to be bought or sold from the choices that are available in your account, will have the authority to determine the timing of any purchases or sales, and will have the authority to rebalance your account at our discretion. If your account becomes blocked or restricted and we are not able to manage your account on your behalf, we will still provide your investment recommendations so that you can implement them yourself as long as your account is active.

If you want or need to manage your account on your own, we will provide you with recommendations via your bloom account and you will be able to decide whether to accept our recommendations, and if so, will be responsible for implementation of those recommendations.

Regardless of your whether or not we manage your account, your recommendations will be tailored to your individual needs and situation based on the information you provide through our web-based platform. The information we require includes age, desired retirement age, risk tolerance, and other factors, and we ask that you update your information promptly should there be any material changes.

Regarding our subscription levels available, we currently offer three options:

- “Essentials” (priced per account): A base level of service which includes an initial recommendation along with a one-time optimization of the initial recommendation.
- “Standard” (priced per account): A mid-level of service which includes initial recommendations along with ongoing monitoring, optimization, and access to bloom Investment Advisor Representatives through the bloom application.
- “Unlimited” (unlimited accounts): A premium level of service which includes initial recommendations along with ongoing monitoring, optimization, and priority access to bloom Investment Advisor Representatives through the bloom application.

See Item 5 below for information about subscription level pricing.

## **Value of Assets Under Management**

As of the date of this document, we managed approximately \$3,731,189,349 on a discretionary basis and \$62,590,498 on a non-discretionary basis.

## **Item 5 – Fees and Compensation**

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The fees we charge for ongoing and one-time services do not include brokerage commissions, transaction fees, and other related costs and expenses your ESRA or account custodian may charge. Therefore, you may incur certain charges imposed by custodians, and other third parties. These may include fees charged by managers, custodial fees, short term redemption fees, deferred sales charges, odd-lot differentials, transfer taxes, wire transfer and electronic fund fees, and other fees and taxes on brokerage accounts and securities transactions. Mutual funds, money market funds and exchange-traded funds (ETFs) also charge internal management fees, which are disclosed in the fund’s prospectus. These fees may include, but are not limited to, a management fee, upfront sales charges, and other fund expenses. We do not receive any compensation related to these outside charges and fees. All of these fees are in addition to the fee you pay us. You should review all fees charged to fully understand the total amount of fees you will pay. Services similar to those offered by us may be available elsewhere for more or less than the amounts we charge.

You could invest in an investment option in your ESRA or IRA directly without our services. In that case, you would not receive the services provided by us which are designed, among other things, to assist you in determining which mutual fund(s) or ETFs, and in which combination, are appropriate to your age and years to retirement.

Certain strategies recommended by us may involve investment in mutual funds. Load and no load mutual funds may pay annual distribution charges, sometimes referred to as “12(b)(1) fees”. These 12(b)(1) fees come from fund assets, and thus indirectly from Clients’ assets. Although some firms may, we do not receive any compensation from these fees. The 12(b)(1) fee, deferred sales charges and other fee arrangements will be disclosed upon your request and are typically described in the applicable fund’s prospectus.

Our Advisory Agreement details what fees are charged and their frequency. We bill fees in advance. No increase in our fee shall be effective without prior written notification to you.

### **Ongoing Online Advisory and Management Fee Schedule**

Fees are charged under one of the three following fee structures depending on the subscription selected:

- “Essentials” - \$95 per year for each eligible account enrolled.
- “Standard” - \$120 per year for each eligible account enrolled.
- “Unlimited” - \$250 per year for an unlimited number of eligible accounts enrolled to an individual client.

There is no minimum account size required and the fee levels above apply whether accounts are managed by you or us. This fee is paid in advance, through credit card or debit card. Clients will sign up for a one year term that automatically renews after the one year anniversary unless either party cancels their service agreement. Clients may terminate their bloom Account at any time including within the initial one year term. All terminations must be communicated through the web-based Account profile that all Clients use to manage their accounts. Refunds are processed on a percentage basis. Accounts cancelled in the first month after the fund recommendation has been generated are refunded 50% of the annual management fee paid. The refund amount is reduced by 5% each month thereafter. Any fees that are due, but have not been paid, will be billed to you and are due immediately.

We may offer alternative payment options and discounts from our retail pricing.

In certain circumstances, advisory fees, payment structure may be negotiable based upon prior relationships, related account holdings, or other distribution relationships. A prior fee schedule may apply to pre-existing clients.

## Item 6 – Performance Based Fee and Side by Side Management

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We do not charge any performance-based fees. These are fees based on a share of capital gains on or capital appreciation of the assets of a Client.

## Item 7 – Types of Clients

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We provide Management and Advisory services to individuals who participate in 401(k)s, 403(b)s, 457 Plans and other Employer Sponsored Retirement Accounts, or who own Individual Retirement Accounts (IRA's). We work with Clients of any age. We have no minimum account opening balance requirement.

## Item 8 – Methods of Analysis, Investment Strategies and Risk of Loss

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Our investment strategy for our Clients involves the selection of mutual funds and exchange-traded funds (ETFs) for our Clients' portfolio based upon the investment options offered in their employer sponsored retirement plan(s) or IRA. This is done using various means of research and analysis available through our web-based application. We primarily use well-diversified portfolios of an allocation designed to be in line with Client's age and time to retirement given the options available in their ESRA or IRA. We attempt to primarily use indexed mutual funds and ETFs when available within the ESRA fund menu. Our investment strategy for Individual Retirement Account Clients is similar to the strategy above subject to the investment options that are available from your IRA provider.

Our approach does not include frequent trading of securities (i.e. day trading).

**IMPORTANT NOTE: IT IS YOUR RESPONSIBILITY TO PROMPTLY INFORM US VIA YOUR ONLINE ACCOUNT IF YOUR PORTFOLIO ALLOCATION DOES NOT MATCH YOUR RISK TOLERANCE.**

The implementation of these analyses as part of our services to you may include any, all or a combination of the following:

### 1. Targeted Asset Allocation

We use asset allocation strategies to suit a range of risk tolerances from conservative to growth-oriented. We will recommend for you a portfolio that reflects a suitable asset allocation, based on your age and time to retirement. You may also shift this initial portfolio recommendation to be more or less aggressive. **YOU MUST APPROVE YOUR INITIAL ALLOCATION BEFORE WE WILL IMPLEMENT THE FIRST REBALANCE. SUBSEQUENT REBALANCES WILL TAKE PLACE WITHOUT PRIOR APPROVAL.**

If you choose to be more conservative or more aggressive than we believe is appropriate for you, we may suggest you do not hire bloom.



The strategic recommended portfolio allocation will change as you approach your desired retirement age. The investment strategies we use to implement any investment advice given to you generally focus on long term purchases.

We screen and select funds and securities to be added to or removed from the portfolio on a regular basis. In order to perform this type of analysis we use many resources such as Morningstar. Rebalancing review occurs periodically.

## **2. Risks**

We cannot guarantee our analysis methods will yield a return. In fact, a loss of principal is always a risk. Investing in securities involves a risk of loss that you should be prepared to handle. You need to understand that investment decisions made for your account by us are subject to various market, currency, economic, political and business risks. The investment decisions we make for you will not always be profitable nor can we guarantee any level of performance.

A list of major risks associated with the strategies, products and methodology we offer are listed below:

### **1. Bond Fund Risk**

Bond funds generally have higher risks than money market funds, largely because they typically pursue strategies aimed at producing higher yields of the risks associated with bond funds include:

- **Call Risk** - The possibility that falling interest rates will cause a bond issuer to redeem—or call—its high-yielding bond before the bond's maturity date.
- **Credit Risk** — the possibility that companies or other issuers whose bonds are owned by the fund may fail to pay their debts (including the debt owed to holders of their bonds). Credit risk is less of a factor for bond funds that invest in insured bonds or U.S. Treasury bonds. By contrast, those that invest in the bonds of companies with poor credit ratings generally will be subject to higher risk.
- **Interest Rate Risk** — the risk that the market value of the bonds will go down when interest rates go up. Because of this, you can lose money in any bond fund, including those that invest only in insured bonds or Treasury bonds.
- **Prepayment Risk** — the chance that a bond will be paid off early. For example, if interest rates fall, a bond issuer may decide to pay off (or "retire") its debt and issue new bonds that pay a lower rate. When this happens, the fund may not be able to reinvest the proceeds in an investment with as high a return or yield.

### **2. Mutual Funds Risk**

The following is a list of some general risks associated with investing in mutual funds.

- **Country Risk** - The possibility that political events (a war, national elections), financial problems (rising inflation, government default), or natural disasters (an earthquake, a poor harvest) will weaken a country's economy and cause investments in that country to decline.

- **Currency Risk** -The possibility that returns could be reduced for Americans investing in foreign securities because of a rise in the value of the U.S. dollar against foreign currencies. Also called exchange-rate risk.
- **Income Risk** - The possibility that a fixed-income fund's dividends will decline as a result of falling overall interest rates.
- **Industry Risk** - The possibility that a group of stocks in a single industry will decline in price due to developments in that industry.
- **Inflation Risk** - The possibility that increases in the cost of living will reduce or eliminate a fund's real inflation-adjusted returns.
- **Manager Risk** -The possibility that an actively managed mutual fund's investment adviser will fail to execute the fund's investment strategy effectively resulting in the failure of stated objectives.
- **Market Risk** -The possibility that stock fund or bond fund prices overall will decline over short or even extended periods. Stock and bond markets tend to move in cycles, with periods when prices rise and other periods when prices fall.
- **Principal Risk** -The possibility that an investment will go down in value, or "lose money," from the original or invested amount.

### 3. Overall Fund Risk

- Clients need to remember that past performance is no guarantee of future results. All funds carry some level of risk. You may lose some or all of the money you invest, including your principal, because the securities held by a fund goes up and down in value. Dividend or interest payments may also fluctuate, or stop completely, as market conditions change.
- Before you invest, be sure to read a fund's prospectus and shareholder reports to learn about its investment strategy and the potential risks. Funds with higher rates of return may take risks that are beyond your comfort level and are inconsistent with your financial goals.

While past performance does not necessarily predict future returns, it can tell you how volatile (or stable) a fund has been over a period of time. Generally, the more volatile a fund, the higher the investment risk. If you'll need your money to meet a financial goal in the near-term, you probably can't afford the risk of investing in a fund with a volatile history because you will not have enough time to ride out any declines in the stock market.

### 4. Stock Fund Risk

Although a stock fund's value can rise and fall quickly over the short term, historically stocks have performed better over the long term than other types of investments — including corporate bonds, government bonds, and treasury securities.

Overall "market risk" poses the greatest potential danger for investors in stocks funds. Stock prices can fluctuate for a broad range of reasons, such as the overall strength of the economy or demand for particular products or services.

## **Item 9 – Disciplinary Information**

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Registered Investment Advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of us or the integrity of our management. We do not have any information to disclose about bloom or any of our investment advisors. We adhere to high ethical standards for all advisors and associates. We strive to do what is in your best interests.

## **Item 10 – Other Financial Industry Activities and Affiliations**

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Neither bloom nor any of its investment adviser representatives participate in other business activities or has any outside affiliations at this time other than those disclosed below or in the attached Part 2B Supplement.

### **Broker-Dealer Relationship**

Our firm is not registered as a broker-dealer or as a registered representative of a broker-dealer. We have no affiliation with any broker-dealer. We are independently owned and operated.

### **Futures Relationship**

We have no advisors registered or active in any futures capacity.

### **RIA Relationship**

Chris Costello and Kevin M. Conard are also Investment Advisor Representatives with The Retirement Planning Group, Inc., a separate SEC Registered Investment Advisor.

### **Other Advisor Relationships**

bloom may establish relationships with other unaffiliated Registered Investment Advisors where bloom receives compensation for making Client referrals. The receipt of such compensation creates a conflict of interest which we address by disclosing the arrangement at the time of the referral. Periodic reviews of all Solicitor arrangements are also performed to help confirm that the firm's policies and procedures are followed and to identify other possible conflicts.

## **Item 11 – Code of Ethics, Participation or Interest in Client Accounts and Personal Trading**

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### **General Information**

We have adopted a Code of Ethics for all supervised persons of the firm describing its high standards of business conduct, and fiduciary duty to you, our Client. The Code of Ethics includes provisions relating to the confidentiality of Client information, a prohibition on insider trading, restrictions on the acceptance of significant gifts, the reporting of certain gifts and business entertainment items, and

personal securities trading procedures. All of our supervised persons must acknowledge the terms of the Code of Ethics annually, and as amended.

## **Participation or Interest in Client Accounts**

Our Compliance policies and procedures prohibit anyone associated with bloom from having an interest in a Client account or participating in the profits of a Client's account without the approval of the CCO. The following acts are prohibited:

- Employing any device, scheme or artifice to defraud
- Making any untrue statement of a material fact
- Omitting to state a material fact necessary in order to make a statement, in light of the circumstances under which it is made, not misleading
- Engaging in any fraudulent or deceitful act, practice or course of business
- Engaging in any manipulative practices

You may request a copy of the firm's Code of Ethics by contacting Shannon Duncan, our Chief Compliance Officer, at 888-446-8416 or [info@bloom.com](mailto:info@bloom.com).

## **Personal Trading**

We may recommend securities to you that we can also purchase for our own accounts.

We may trade securities in our account that we have recommended to you as long as we do not place order in a manner to disadvantage your orders. This policy is meant to prevent us from benefiting as a result of transactions placed on behalf of advisory accounts. Under certain circumstances, exceptions may be made to the policies stated above. Records of such trades, including the reasons for the exceptions, will be maintained with our records as required.

ETFs, mutual funds and/or investment sub-accounts which may comprise a variable insurance product are purchased or redeemed at a fixed net asset value are very widely traded. Therefore, it is highly unlikely that purchases of ETFs, mutual funds and variable insurance products by bloom employees will have an impact on the prices of the funds in which you invest. These types of transactions are not prohibited by our policies and procedures.

We have established the following restrictions in order to ensure our fiduciary responsibilities to you are met and to abide by all Insider Trading regulations:

- No securities for our personal portfolio(s) shall be bought or sold where this decision is substantially derived, in whole or in part, from the role of Investment Advisory Representative(s) of bloom, unless the information is also available to the investing public on reasonable inquiry. In no case, shall we put our own interests ahead of yours.
- We emphasize your unrestricted right to decline to implement any advice rendered.

## **Privacy Statement**

We are committed to safeguarding your confidential information and hold all personal information provided to us in the strictest confidence. These records include all personal information that we collect

from you or receive from other firms in connection with any of the financial services they provide. We also require other firms with whom we deal with to restrict the use of your information. Our Privacy Policy is available upon request.

## **Item 12 – Brokerage Practices**

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### **1. Best Execution**

We have an obligation to seek best execution. In seeking best execution, the determinative factor is not the lowest possible commission cost but whether the transaction represents the best qualitative execution, taking into consideration the full range of a broker-dealer's services, including the value of research provided, execution capability, commission rates, reputation and responsiveness.

For most ESRA asset management Clients, our options to pursue best execution are severely limited. Because of the nature of ESRA accounts, we are limited to effecting transactions solely through your employer-selected broker-dealer or custodian at pre-arranged rates. For Client's with IRAs, because we do not select the broker-dealer or custodian for your account, we are limited to effecting transactions as available through that particular institution. We will seek competitive commission rates and terms where possible, but we may not obtain the lowest possible commission rates for account transactions.

### **2. Directed Brokerage**

Our ESRA asset management Clients will use the custodian(s) their employer has selected for their 401(k), 403(b), and 457 Plans or other employer sponsored retirement plans. Although you may not have control over broker-dealers or custodians used by your ESRA, you should be aware that by directing us to use your employer-selected broker-dealer or custodian, you may pay higher or lower fees than what is available through other relationships. In addition, all IRA accounts are client-directed brokerage arrangements. bloom will not choose or set up IRAs for our Clients, nor will bloom negotiate commissions or transaction fees. It is the Client's responsibility to choose the IRA custodian best suited to their needs. As a result, you may pay higher or lower commission rates than what is available through other brokers or if bloom negotiated rates for its Clients. We cannot negotiate the fees you will pay.

### **3. Trading**

Given the type of trading done by bloom, the firm is not able to aggregate orders. Transactions for each Client account will be effected independently.

## **Item 13 – Review of Accounts**

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### **Reviews**

Accounts receiving ongoing Advisory or Management Services are reviewed periodically for drift from the recommended asset allocation. Reviews are triggered by algorithm technology alerts and are supervised by Andrew Thomas, FPQP™. We may also perform additional reviews as part of our

compliance program or when in our opinion circumstances warrant a review. Accounts that received One Time Recommendations are not reviewed subsequent to the initial recommendation.

## **Reports**

Your retirement plan sponsor or custodian will provide you with account statements reflecting the transactions occurring in your account and account balances along with confirmations for each securities transaction executed in the account. We will not provide you statement or performance information for your account(s).

We recommend you compare the statements you receive from your retirement plan sponsor or custodian with the information you receive from us. Please immediately notify us of any discrepancies in your ESRA or any concerns you have about the account(s).

## **Item 14 – Client Referrals and Other Compensation**

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The firm sponsors marketing promotions which for example might reward clients with nominal gifts for introducing prospective clients to the firm or may reward clients and or prospective clients with nominal gifts for completing a prospective client questionnaire. In addition, the firm participates in compensation arrangements with advertisers for client acquisition in which we pay a flat fee per acquisition. Although the firm does offer compensation promotions for client referrals, this type of arrangement will not increase investment management fees paid by our clients.

The firm may receive compensation for referring clients to unaffiliated service providers. Clients however are notified of referral compensation the firm may receive in advance and are not obligated to engage any such service providers. Fees charged by outside service providers may be higher or lower than other providers offering similar services.

## **Item 15 – Custody**

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We do not hold client funds or securities, but instead require that they be held by a third party custodian. We may however have limited control in some instances to trade on your behalf. To make trades for clients, we generally access accounts using the client's own account access. You will receive account statements directly from your custodian at least quarterly, which will be sent to the email or postal mailing address you provide or will be made available on-line. We urge you to carefully review these custodial statements when you receive them.

## **Item 16 – Investment Discretion**

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You will grant us discretionary authority at the beginning of our advisory relationship for Asset Management Services. This allows us to select the identity and amount of securities to be bought or

sold. This information is described in the Advisory Agreement you sign with us which contains a limited power of attorney which gives us a limited scope of authority to act on your behalf with your accounts.

The firm does not accept discretionary authority when only providing non-management advisory services.

## **Item 17 – Voting Client Securities**

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As a matter of firm policy and practice, we do not have any authority to and do not vote proxies on behalf of advisory Clients. You retain the responsibility for receiving and voting proxies for any and all securities maintained in your portfolios. We are authorized to instruct the custodian to forward you copies of all proxies and shareholder communications relating to your account assets.

## **Item 18 – Financial Information**

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Since we have discretionary authority, we are required to provide you with certain financial information or disclosures about our financial condition. We have no financial commitment that would impair our ability to meet any contractual and fiduciary commitments to you, our Client. We have not been the subject of any bankruptcy proceedings.

## APPENDIX I. FORM ADV Part 2B: March 13, 2020 Brochure Supplements

### Advisor: Chris K. Costello, CFP®

Bloom, Inc., 5325 W 115<sup>th</sup> Place, Leawood, Kansas 66211.

Contact: 888-446-8416 or via email at [info@bloom.com](mailto:info@bloom.com).

**This brochure supplement provides information about Chris Costello that supplements the bloom, inc., brochure. Please contact Shannon Duncan at 888-446-8416 or via email at [info@bloom.com](mailto:info@bloom.com) if you would like to receive our brochure or if you have any questions about the contents of this supplement. Additional information about Chris Costello is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

### Educational Background and Business Experience

Name: Chris K. Costello

Year of Birth: 1973

Education: University of Kansas, B.S. in Business Administration, 1995

Professional Designations:

CERTIFIED FINANCIAL PLANNER™ (CFP®) since July 2009.

Chartered Retirement Planning Counselor<sup>SM</sup> (CRPC®) since June 2006.

Business Background (preceding five years):

The Retirement Planning Group, 2/2004 to Present: Financial Advisor.

### Additional Information

Mr. Costello has no disciplinary information to disclose. Mr. Costello is also a Financial Advisor for The Retirement Planning Group, located in Overland Park, Kansas. There are no other compensation arrangements to disclose. Mr. Costello is subject to supervision through the Compliance program in place at bloom.

### Supervision

Mr. Costello is supervised by Mr. Andrew Thomas, the firm's Director of Client Operations. The firm's Chief Compliance Officer, Ms. Shannon Duncan, also provides oversight related to general compliance with the firm's policies and procedures by all firm personnel. Either Mr. Thomas or Ms. Duncan may be contacted at 888-446-8416 regarding Mr. Costello and his investment advisory activities on behalf of the firm.

### Advisor: Kevin M. Conard, CRPC®

Bloom, Inc., 5325 W 115<sup>th</sup> Place, Leawood, Kansas 66211.

Contact: 888-446-8416 or via email at [info@bloom.com](mailto:info@bloom.com).

**This brochure supplement provides information about Kevin Conard that supplements the bloom, inc., brochure. Please contact Shannon Duncan at 888-446-8416 or via email at [info@bloom.com](mailto:info@bloom.com) if you would like to receive our brochure or if you have any questions**



**about the contents of this supplement. Additional information about Kevin Conard is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

#### **Educational Background and Business Experience**

Name: Kevin M. Conard

Year of Birth: 1974

Education: University of Kansas, B.S. in Business Administration, 1997

Professional Designations:

Chartered Retirement Planning Counselor<sup>SM</sup> (CRPC<sup>®</sup>) since May 2006.

Business Background (preceding five years):

The Retirement Planning Group, 2/2004 to Present: Financial Advisor, CEO.

#### **Additional Information**

Mr. Conard has no disciplinary information to disclose. Mr. Conard is also a Financial Advisor and CEO of The Retirement Planning Group, located in Overland Park, Kansas. There are no other compensation arrangements to disclose. Mr. Conard is subject to supervision through the Compliance program in place at bloom.

#### **Supervision**

Mr. Conard is supervised by Mr. Andrew Thomas, the firm's Director of Client Operations. The firm's Chief Compliance Officer, Ms. Shannon Duncan, also provides oversight related to general compliance with the firm's policies and procedures by all firm personnel. Either Mr. Thomas or Ms. Duncan may be contacted at 888-446-8416 regarding Mr. Conard and his investment advisory activities on behalf of the firm.

#### **Advisor: Andrew Thomas, FPQP<sup>TM</sup>**

Bloom, Inc., 5325 W 115<sup>th</sup> Place, Leawood, Kansas 66211.

Contact: 888-446-8416 or via email at [info@bloom.com](mailto:info@bloom.com).

**This brochure supplement provides information about Andrew Thomas that supplements the bloom, inc., brochure. Please contact Shannon Duncan at 888-446-8416 or via email at [info@bloom.com](mailto:info@bloom.com) if you would like to receive our brochure or if you have any questions about the contents of this supplement. Additional information about Andrew Thomas is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

#### **Educational Background and Business Experience**

Name: Andrew Thomas

Year of Birth: 1987

Education: Emporia State University, B.S. in Economics, 2010

Professional Designation:

Financial Paraplanner Qualified Professional<sup>TM</sup>(FPQP<sup>TM</sup>) since 2014

Business Background (preceding five years):

Bloom, Inc., 10/2015 to Present: Business Development and Marketing Support  
Smart 401K, 03/2013 to 5/2015: Investment Advisor Representative  
Creative Planning, 07/2015 to 09/2015: Financial Planner

**Additional Information**

Mr. Thomas has no disciplinary information to disclose. There are no other compensation arrangements to disclose. Mr. Thomas is subject to supervision through the Compliance program in place at bloom.

**Supervision**

Mr. Thomas is supervised by the firm's Chief Compliance Officer, Ms. Shannon Duncan. Ms. Duncan also provides oversight related to general compliance with the firm's policies and procedures by all firm personnel. Ms. Duncan may be contacted at 888-446-8416 regarding Mr. Thomas and his investment advisory activities on behalf of the firm.

**Advisor: Zach Dehaemers**

Bloom, Inc., 5325 W 115<sup>th</sup> Place, Leawood, Kansas 66211.  
Contact: 888-446-8416 or via email at [info@bloom.com](mailto:info@bloom.com).

**This brochure supplement provides information about Zach Dehaemers that supplements the bloom, inc., brochure. Please contact Shannon Duncan at 888-446-8416 or via email at [info@bloom.com](mailto:info@bloom.com) if you would like to receive our brochure or if you have any questions about the contents of this supplement. Additional information about Zach Dehaemers is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

**1. Educational Background and Business Experience**

Name: Zach Dehaemers  
Year of Birth: 1988  
Education: Xavier University, Cincinnati, OH (2006-2010) – BSBA Accounting  
University of Kansas, Lawrence, KS (2016-2017) - MBA Finance  
Professional Designations:  
Chartered Retirement Planning Counselor<sup>SM</sup> (CRPC®) since February 2019.

Business Background (preceding five years):

Bloom, Inc., 02/2018 to Present: Associate  
Insphere Capital Management, 05/2016 to 08/2017: Analyst  
Executive Airshare, 07/2012 to 07/2016: Senior Analyst

**Additional Information**

Mr. Dehaemers has no disciplinary information to disclose. There are no other compensation arrangements to disclose. Mr. Dehaemers is subject to supervision through the Compliance program in place at bloom.

## Supervision

Mr. Dehaemers is supervised by Mr. Andrew Thomas, the firm's Director of Client Operations. The firm's Chief Compliance Officer, Ms. Shannon Duncan, also provides oversight related to general compliance with the firm's policies and procedures by all firm personnel. Either Mr. Thomas or Ms. Duncan may be contacted at 888-446-8416 regarding Mr. Dehaemers and his investment advisory activities on behalf of the firm.

### Advisor: Shannon M. Duncan

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**This brochure supplement provides information about Shannon M. Duncan that supplements the bloom, inc., brochure. Please contact Shannon Duncan at 888-446-8416 or via email at [info@bloom.com](mailto:info@bloom.com) if you would like to receive our brochure or if you have any questions about the contents of this supplement. Additional information about Shannon M. Duncan is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

### 1. Educational Background and Business Experience

Name: Shannon M. Duncan

Year of Birth: 1973

Education: University of Missouri, B.S. in Human Environmental Science, 1995

Business Background (preceding five years):

Bloom, Inc., 10/2015 to Present: Manager/CCO

JP Morgan / Empower, 5/2014 to 10/2015: Manager

DST Prime Plan Solutions, 4/2013 to 5/2014: Director

Smart401k, 11/2009 to 3/2013: Manager

### Additional Information

Ms. Duncan has no disciplinary information to disclose. There are no other compensation arrangements to disclose. Ms. Duncan is subject to supervision through the Compliance program in place at bloom.

## Supervision

Ms. Duncan is supervised by Mr. Andrew Thomas, the firm's Director of Client Operations. Mr. Thomas may be contacted at 888-446-8416 regarding Ms. Duncan and her investment advisory activities on behalf of the firm.

### Advisor: Brandi Reese

Bloom, Inc., 5325 W 115<sup>th</sup> Place, Leawood, Kansas 66211.

Contact: 888-446-8416 or via email at [info@bloom.com](mailto:info@bloom.com).

**This brochure supplement provides information about Brandi Reese that supplements the bloom, inc., brochure. Please contact Shannon Duncan at 888-446-8416 or via email at [info@bloom.com](mailto:info@bloom.com) if you would like to receive our brochure or if you have any questions about the contents of this supplement. Additional information about Shannon M. Duncan is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

#### **Educational Background and Business Experience**

Name: Brandi Reese  
Year of Birth: 1987  
Education: Baker University, Baldwin, KS, B.S. Political Science, 2009

#### **Business Background (preceding five years):**

Bloom, Inc., 11/2015 to Present: Associate  
AMC Theaters, 04/2014 to 07/2018: Service  
ExamEx, 12/2011 to 10/2018 Service

#### **Additional Information**

Ms. Reese has no disciplinary information to disclose. There are no other compensation arrangements to disclose. Ms. Reese is subject to supervision through the Compliance program in place at bloom.

#### **Supervision**

Ms. Reese is supervised by Mr. Andrew Thomas, the firm's Director of Client Operations. The firm's Chief Compliance Officer, Ms. Shannon Duncan, also provides oversight related to general compliance with the firm's policies and procedures by all firm personnel. Either Mr. Thomas or Ms. Duncan may be contacted at 888-446-8416 regarding Ms. Reese and her investment advisory activities on behalf of the firm.

#### **Advisor: Laura Wittmer**

Bloom, Inc., 5325 W 115<sup>th</sup> Place, Leawood, Kansas 66211.  
Contact: 888-446-8416 or via email at [info@bloom.com](mailto:info@bloom.com).

**This brochure supplement provides information about Laura Wittmer that supplements the bloom, inc., brochure. Please contact Shannon Duncan at 888-446-8416 or via email at [info@bloom.com](mailto:info@bloom.com) if you would like to receive our brochure or if you have any questions about the contents of this supplement. Additional information about Laura Wittmer is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

#### **Educational Background and Business Experience**

Name: Laura Wittmer  
Year of Birth: 1988  
Education: Kansas University, Lawrence KS (2007 – 2011) – B.A, Sociology & Art History

Business Background (preceding five years):

Bloom, Inc., 06/2018 to Present: Associate

Metro Lutheran Ministry, 08/2014 to 06/2018: Financial Coach

Harvesters Food Bank, 10/2013 to 08/2014: Educator

**Additional Information**

Ms. Wittmer has no disciplinary information to disclose. There are no other compensation arrangements to disclose. Ms. Wittmer is subject to supervision through the Compliance program in place at bloom.

**Supervision**

Ms. Wittmer is supervised by Mr. Andrew Thomas, the firm's Director of Client Operations. The firm's Chief Compliance Officer, Ms. Shannon Duncan, also provides oversight related to general compliance with the firm's policies and procedures by all firm personnel. Either Mr. Thomas or Ms. Duncan may be contacted at 888-446-8416 regarding Ms. Wittmer and her investment advisory activities on behalf of the firm.