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Form ADV Part 2A – Firm Brochure

January 2023

This brochure provides information about the qualifications and business practices of Bloomwood Capital Advisors LLC (“Bloomwood Capital Advisors”). If you have any questions about the contents of this brochure, please contact us at 803.530.4558. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission (SEC), the North Carolina Secretary of State Securities Division, or by any state securities authority.

Additional information about Bloomwood Capital Advisors is also available on the SEC’s website at www.adviserinfo.sec.gov Firm CRD# 322154.

Item 2: Material Changes

Bloomwood Capital Advisors LLC has not yet filed an annual updating amendment using the Form ADV Part 2A. Therefore, there are no material changes to report.

Full Brochure Available

We will provide a new version of the firm Brochure as necessary when updates or new information are added, at any time, without charge. To request a complete copy of our Firm Brochure, contact us at 803.530.4558.

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Item 4: Advisory Business

Description of Advisory Firm

Bloomwood Capital Advisors LLC (the “Firm”) is a Registered Investment Adviser. The Firm was founded in March 2022 to provide client investment management and financial planning services, and is seeking registration in the State of North Carolina as a registered investment advisor on July 12th, 2022. The Firm is 100% owned by John William Amberg, II, who is its Manager and President. The firm registration does not imply a certain level of skill or training.

Types of Advisory Services

We offer the following services:

Investment Supervisory Services

We offer ongoing portfolio management services based on the individual goals, objectives, time horizon, and risk tolerance of each client. Investment Supervisory Services include, but are not limited to, the following:

- Investment strategy
- Personal investment policy
- Asset allocation
- Asset selection
- Regular and/or continuous portfolio monitoring

We evaluate the current investments of each client with respect to their risk tolerance levels and time horizon. Additionally, clients may impose reasonable restrictions on their accounts.

Held Away Management

The firm offers portfolio management services on accounts that clients would like the firm to manage that are not held at one of the Firm's primary custodians.

For clients receiving full-service portfolio management on held away assets, the Firm will maintain client's username(s) and password(s) for accounts for the advisor to manage. The Firm will perform the following services for these accounts:

- Using the client's username(s) and password(s), the Firm will place trades and fully manage the associated accounts on behalf of client.

For clients receiving partial-service portfolio management on held away assets, the Firm will have view-only access to these accounts. The Firm will perform the following services for these

accounts:

- The Firm will recommend trades and asset allocation to client for client to execute. Client must place trades and adjust asset allocations in these accounts.

If Client has multiple Held Away Management eligible accounts, Client may elect to have each account managed at a different level of service.

Financial Planning Services

Financial planning may include but are not limited to investment planning; tax concerns; and debt/credit planning. These services are based on hourly fees and the final fee structure is documented in the Financial Planning Agreement.

Pension Consulting Services

We advise Pension Plan sponsors and help companies and non-profits set up 401k, 403b, or pension plans. We are typically paid an advisory fee based on the assets in the plan; however, we can be paid a flat consulting fee instead.

Assets Under Management

As of December 2022, Bloomwood Capital Advisors LLC had \$ 1,524,577.00 in discretionary assets under management and \$ 3,141,018.00 in non-discretionary.

Item 5: Fees and Compensation

How we are paid depends on the type of advisory service we are performing. Please see below for fee and compensation information for each of our services.

Standard Advisory Fee

Our standard advisory fee is calculated as a tiered fee schedule as referenced below, based on the market value of the assets under management as of the end of each calendar month. The annual fees are negotiable in certain cases and are charged in arrears on a monthly basis. The first advisory fee will be assessed on a pro-rated basis considering the time for which the account was not managed, and the time left in the month. No increase in the annual fee shall be effective without prior written notification to the Client.

Clients may elect to be billed directly for fees or to authorize us to directly debit fees from their account. Accounts initiated or terminated during a calendar month will be charged a pro-rated fee. Clients may terminate the account by providing written notice two weeks before termination. Upon termination of any account, any prepaid fees will be promptly refunded, and any earned, unpaid fees will be due and payable.

Account	Annual Advisory Fee
\$500,000 and less	2.00%
\$500,000 - \$1,000,000	1.75%
\$1,000,001 - \$2,000,000	1.50%
\$2,000,000 - \$5,000,000	1.25%
\$5,000,000 - \$10,000,000	1.15%
\$10,000,000+	Negotiable

Held Away Management (Full)

The Firm's standard fee schedule applies to this service.

Held Away Management (Partial):

The Firm's reduced fee schedule applies to this service.

Account	Annual Advisory Fee
\$500,000 and less	1.00%
\$500,001 - \$1,000,000	0.87%
\$1,000,001 - \$2,000,000	0.75%
\$2,000,001 - \$5,000,000	0.63%
\$5,000,001 - \$10,000,000	0.57%
\$10,000,001+	0.50%

The Firm bills for these services in arrears based on the month-end balance of the account(s).

Performance-Based Portfolio Management Fees

Qualified Clients will pay an annual fee of 2% of assets under management along with a 20% performance fee based on capital appreciation. If the portfolio rises in value, then the client will pay 20% on that increase in value, but if the portfolio drops in value, then the client will not incur a new performance fee until the portfolio reaches the last highest value, adjusted for withdrawals and deposits, which is generally known as a “high water mark.” Fees are negotiable.

Performance-based fees are withdrawn directly from the client’s accounts with client’s written authorization or may be invoiced and billed directly to the client and clients may select the method in which they are billed. Fees are paid annually in arrears.

Financial Planning Fee

Depending upon the complexity of the situation and the needs of the client, the fixed fee for financial planning services may range between \$125.00 and \$750.00 per hour. The fee may be negotiable in certain cases.

Other Types of Fees and Expenses

Our fees are exclusive of brokerage commissions, transaction fees, and other related costs and expenses which shall be incurred by the client. Clients may incur certain charges imposed by custodians, brokers, third party investment advisors and other third parties such as fees charged by managers, custodial 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 fund and exchange traded funds also charge internal management fees, which are disclosed in a fund’s prospectus. Such charges, fees and commissions are exclusive of and in addition to our fee, and we shall not receive any portion of these commissions, fees, and costs.

Item 12 further describes the factors that we consider in selecting or recommending broker-dealers for client’s transactions and determining the reasonableness of their compensation (e.g., commissions).

Item 6: Performance-Based Fees and Side-By-Side Management

The Firm manages accounts that are billed on performance-based fees (a share of capital gains on or capital appreciation of the assets of a client) as well as accounts that are NOT billed on performance-based fees. Managing both kinds of accounts at the same time presents a conflict of interest because the Firm or its supervised persons have an incentive to favor accounts for which the Firm and its supervised persons receive a performance-based fee. The Firm addresses the conflicts by ensuring that clients are not systematically advantaged or disadvantaged due to the presence or absence of performance-based fees. The Firm seeks best execution and upholds its fiduciary duty for all clients.

Clients that are paying a performance-based fee should be aware that investment advisers have an incentive to invest in riskier investments when paid a performance-based fee due to the higher risk/higher reward attributes.

Item 7: Types of Clients

We provide portfolio management services to individuals, high net worth individuals, pension and profit-sharing plans, corporations, institutions, middle market businesses and charitable organizations. There is no minimum account size requirement.

Item 8: Methods of Analysis, Investment Strategies and Risk of Loss

Our primary method of investment analysis is fundamental value, but we also review technical, chart-based analysis and cyclical, macroeconomic considerations as part of the investment decision. We employ simple but effective algorithms and advanced order types.

Fundamental analysis involves the analysis of financial statements, the general financial health of companies, and/or the analysis of management or competitive advantages. The risk of fundamental analysis is that the information obtained may be incorrect and the analysis may not provide an accurate estimate of earnings, which may be the basis for a stock's value. If securities prices adjust rapidly to new information, utilizing fundamental analysis may not result in favorable performance.

Chart-based analysis involves the use of patterns in performance charts. Bloomwood Capital Advisors uses this technique to search for patterns used to help predict favorable conditions for buying and/or selling a security. Current prices of securities may not reflect all information about the security and day-to-day changes in market prices of securities may follow random patterns and may not be predictable with any reliable degree of accuracy.

Cyclical analysis involves the analysis of business cycles to find favorable conditions for buying and/or selling a security. The lengths of economic cycles may be difficult to predict with accuracy and therefore the risk of cyclical analysis is the difficulty in predicting economic trends and consequently the changing value of securities that would be affected by these changing trends.

We conduct our own primary research and use a variety of documentary sources including issuer filings, annual reports, press, periodicals, rating agency reports, management discussions, and research reports produced by other investment managers or brokers.

Material Risks Involved

All investing strategies we offer involve risk and may result in a loss of your original investment. Many of these risks apply equally to stocks, bonds, commodities and any other investment or security. Material risks associated with our investment strategies are listed below.

Market Risk: Market risk involves the possibility that an investment's current market value will fall because of a general market decline, reducing the value of investment regardless of the operational success of the issuer's operations or its financial condition.

Investment Strategy: The adviser's strategy may fail to produce the intended results.

Style Risk: Any of our strategies may invest in both "value" investments and "growth" investments. With respect to securities and investments we consider undervalued, the market may not agree with our determination that the security is undervalued, and its price may not increase to what we believe to be its full value. It may even decrease in value. With respect to "growth" investments, the underlying earnings or operational growth we anticipate may not occur, or the market price of the security may not increase as we expect it to.

Defensive Risk: To the extent that the strategy attempts to hedge its portfolio stocks or takes defensive measures such as holding a significant portion of its assets in cash or cash equivalents, the objective may not be achieved.

Small and Medium Cap Company Risk: Securities of companies with small and medium market capitalizations are often more volatile and less liquid than investments in larger companies. Small and medium cap companies may face a greater risk of business failure, which could increase the volatility of the client's portfolio.

Turnover Risk: At times, the strategy may have a portfolio turnover rate that is higher than other strategies. A high portfolio turnover would result in correspondingly greater brokerage commission expenses and may result in the distribution of additional capital gains for tax purposes. These factors may negatively affect the account's performance.

Developing Market Countries: The strategies' investments in developing market countries are subject to all of the risks of foreign investing generally, and may have additional heightened risks due to a lack of established legal, political, business and social frameworks to support securities markets, including: delays in settling portfolio securities transactions; currency and capital controls; greater sensitivity to interest rate changes; pervasiveness of corruption and crime; currency exchange rate volatility; and inflation, deflation or currency devaluation.

Availability of information: Certain issuers, including municipalities, private companies, and foreign issuers may not be subject to the same disclosure, accounting, auditing and financial reporting standards and practices as companies publicly-listed in U.S. stock markets. Thus, there may be less information publicly available about these issuers and their current financial condition.

Limited markets: Certain securities may be less liquid (harder to sell) and their prices may at times be more volatile than at other times. Under certain market conditions we may be unable to

sell or liquidate investments at prices we consider reasonable or favorable, or find buyers at any price.

Concentration Risk: To the extent that the strategy focuses on particular asset-classes, countries, regions, industries, sectors or types of investment from time to time, the strategy may be subject to greater risks of adverse developments in such areas of focus than a strategy that invests is more broadly diversified across a wider variety of investments.

Interest Rate Risk: Bond (fixed income) prices generally fall when interest rates rise, and the value may fall below par value or the principal investment. The opposite is also generally true: bond prices generally rise when interest rates fall. In general, fixed income securities with longer maturities are more sensitive to these price changes.

Credit Risk: An issuer of debt securities may fail to make interest payments and repay principal when due, in whole or in part. Changes in an issuer's financial strength or in a security's credit rating may affect a security's value.

Prepayment or Call Risk: The issuer of a debt security may prepay or call the debt in whole or in part prior to the security's maturity date. We may be unable to reinvest the proceeds in a security of equivalent quality or paying a similar yield or coupon.

Trading practices: Brokerage commissions and other fees may be higher in certain markets or for foreign securities. Government supervision and regulation of foreign securities markets, currency markets, trading systems and brokers may be less than those in the U.S stock markets. The procedures and rules governing foreign transactions and custody also may involve delays in payment, delivery or recovery of money or investments.

Legal or Legislative Risk: Legislative changes or Court rulings may impact the value of investments, or the securities' claim on the issuer's assets and finances.

Inflation: Inflation may erode the buying-power of your investment portfolio, even if the dollar value of your investments remains the same.

Risks Associated with Securities

Apart from the general risks outlined above which apply to all types of investments, specific securities may have other risks.

Municipal/Government bonds are susceptible to events in the municipality that issued the bond, or the security posted for the bond. These events may include economic or political policy changes, changes in law, tax base erosion, state constitutional limits on tax increases, budget deficits or other financial difficulties, and changes in the credit rating assigned to municipal issues.

Corporate bonds may lose all value in the event of the issuer's bankruptcy or restructuring.

Common stocks have often outperformed other types of investments at certain times; however, individual stock prices may go up and down more dramatically. A slower-growth or recessionary economic environment could have an adverse effect on the price of all stocks.

Foreign Securities including American Depositary Receipts (ADRs) may involve more risk than investing in U.S. securities. These risks include currency exchange rates and policies, country or government specific issues, less favorable trading practices or regulation and greater price volatility.

Bank Obligations including bonds and certificates of deposit may be vulnerable to setbacks or panics in the banking industry. Banks and other financial institutions are highly dependent on short-term interest rates and may be adversely affected by downturns in the U.S. and foreign economies or changes in banking regulations.

Real-Estate linked investments may be especially illiquid and subject to specific geographic risk.

Exchange Traded Funds prices may vary significantly from the Net Asset Value due to market conditions. Certain Exchange Traded Funds may not track underlying benchmarks as expected.

Mutual Funds are meant to be long-term investments and may be subject to fees, charges or restrictions if redeemed within certain time periods as outlined in the prospectus. Proceeds from mutual fund sales may be credited with a delay. Mutual Funds are bought and sold based on a net asset value calculated at the end of each day based on end of day prices. As markets may move significantly over the course of a day, your purchase or sale price may differ significantly from intra-day prices. Mutual Funds may value illiquid portfolio holdings based on a modeled price.

Alternative Investments Risks. Alternative investments, including (but not limited to) investment partnerships, alternative mutual funds, non-traditional ETFs, managed futures, and/or real estate (related) investments may also present unique risks, such as decreased liquidity and transparency and increased complexity. Alternative investments typically use derivative instruments (such as options, futures, or index-based instruments) and/or leveraging strategies. The use of derivative instruments involves multiple risks, as discussed in more detail above. In addition, to the extent that the alternative investment uses commodities (or commodity-based derivatives) as part of its investment strategy, the investment return may also vary as a result of fluctuations in the supply and demand of the underlying commodities. Certain alternative investments may be less tax efficient than others. Additional risks may include style-specific risk, speculative investment risk, concentration risk, correlation risk, credit risk and lower-quality debt securities risk, equity securities risk, financial services companies' risk, interest rate risk, non-diversification risk, small- and mid-cap company risk, and special risks of mutual funds and/or ETFs, among others.

Item 9: Disciplinary Information

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of Bloomwood Capital Advisors or

the integrity of our management. We have no information to disclose that is applicable to this Item.

Item 10: Other Financial Industry Activities and Affiliations

John William Amberg, II is a registered representative of Corporate Finance Securities, Broker-Dealer, Member FINRA, SIPC, and the owner, Manager and President of Bloomwood Capital Advisors.

No Bloomwood Capital Advisors employee is registered, or has an application pending to register, as a futures commission merchant, commodity pool operator or a commodity trading advisor.

Bloomwood Capital Advisors does not have any related parties. As a result, we do not have a relationship with any affiliates of any kind that could create an actual or apparent conflict of interest.

Bloomwood Capital Advisors only receives compensation directly from Clients. We do not receive compensation from any outside source. We do not have any actual or apparent conflicts of interest with any outside party.

John William Amberg, II is also a private equity investor and owns minority stakes in privately held businesses. There are no conflicts of interest to disclose, as Mr. Amberg does not simultaneously operate as a shareholder and investment adviser to the owners of the companies in which he has invested. He is a minority owner of Aries Adaptive Media. He spends approximately 5 hours a month of this outside business activity.

Other Business Activities/Financial Industry Affiliations/Employment:

03/2022 to Present Bloomwood Capital Advisors LLC

- Company seeking registration as a Registered Investment Advisor. John William Amberg, II is the President and CEO and will seek registration as an Investment Advisor Representative of this company.

01/2019 to Present Corporate Finance Associates

- John William Amberg, II is a Managing Director of Investment Banking.

01/2019 to Present Corporate Finance Securities (143453)

- John William Amberg, II is a registered representative of Corporate Finance Securities, Inc., Registered Broker-Dealer, Member FINRA/SIPC.

03/2017 to Present Bloomwood Capital, LLC

- Holding company for John William Amberg, II's personal investments in operating businesses and real assets. Bloomwood Capital, LLC is not affiliated with Bloomwood Capital Advisors LLC.

03/2021 to Present Cedar Valley Capital LLC

- A Registered Investment Advisor firm.
- John William Amberg, II has requested termination of his registration as an Investment Advisor Representative of this firm.

Item 11: Code of Ethics

We have adopted a Code of Ethics for all supervised persons of the firm describing its high standard of business conduct, and fiduciary duty to its clients. The Code of Ethics includes provisions relating to the confidentiality of client information, a prohibition on insider trading, a prohibition of rumor-mongering, restrictions on the acceptance of significant gifts and the reporting of certain gifts and business entertainment items, and personal securities trading procedures, among other things. All members of the Firm must acknowledge the terms of the Code of Ethics annually, or as it is amended.

We anticipate that, in appropriate circumstances, consistent with clients' investment objectives, the Firm may cause accounts over which we have management authority, and may recommend to investment advisory clients or prospective clients, the purchase or sale of securities in which we, our clients, or employees may, directly or indirectly, have a position of interest. Our employees are required to follow the Code of Ethics. Subject to satisfying this policy and applicable laws, we may trade for their own accounts in securities which are recommended to and/or purchased for our clients. The Code of Ethics is designed to assure that the personal securities transactions, activities and interests of these parties will not interfere with (i) making decisions in the best interest of advisory clients, and (ii) implementing such decisions while, at the same time, allowing employees to invest for their own accounts. Under the Code certain classes of securities have been designated as exempt transactions, based upon a determination that these would materially not interfere with the best interest our clients. In addition, the Code requires pre-clearance of many transactions, and restricts trading in close proximity to client trading activity. Nonetheless, because the Code of Ethics in some circumstances would permit employees to invest in the same securities as clients, there is a possibility that employees might benefit from market activity by a client in a security held by an employee. Employee trading is continually monitored under the Code of Ethics, and to reasonably prevent conflicts of interest between our firm and its clients.

Certain affiliated accounts may trade in the same securities with client accounts on an aggregated basis when consistent with our obligation of best execution. In such circumstances, the affiliated and client accounts will share commission costs equally and receive securities at a total average price. We will retain records of the trade order (specifying each participating account) and its allocation, which will be completed prior to the entry of the aggregated order. Completed orders will be allocated as specified in the initial trade order. Partially filled orders will be allocated on a pro-rated basis. Any exceptions will be explained on the Order.

It is our policy that the firm will not affect any principal or agency cross securities transactions for client accounts. We will also not cross trades between client accounts.

Our clients or prospective clients may request a copy of the firm's Code of Ethics by contacting John William Amberg, II, President and CEO.

Item 12: Brokerage Practices

Factors Used to Select Custodians and/or Broker/Dealers

TD Ameritrade and Schwab Advisor Services

Bloomwood Capital Advisors LLC participates in the TD Ameritrade Institutional and Schwab Advisor Services programs. TD Ameritrade Institutional is a division of TD Ameritrade, Inc. ("TD Ameritrade"), member FINRA/SIPC. Schwab Advisor Services is a division of Charles Schwab and Co., Inc., member FINRA/SIPC. TD Ameritrade and Charles Schwab are independent and unaffiliated SEC-registered broker-dealers. TD Ameritrade and Charles Schwab offer to independent investment Advisors services which include custody of securities, trade execution, clearance, and settlement of transactions. Advisor receives some benefits from TD Ameritrade and Charles Schwab through its participation in the programs. (Please see the disclosure under Item 14 below.)

LPL
Wilmington Trust
Interactive Brokers
Altruist

The Custodian for client accounts was chosen based on their relatively low transaction fees and access to a wide range of mutual funds and ETFs. We do not charge a premium or commission on transactions, beyond the actual cost imposed by the Custodian. If a client wishes, and subject to technology and operational constraints, we may consider advising on accounts held with a custodian of their choice.

1. Research and Other Soft-Dollar Benefits

There is no minimum client number or dollar number that we must meet in order to receive free research from the custodian or broker/dealer. There is no incentive to for us to direct clients to this particular broker-dealer over other broker-dealers who offer the same services. The first consideration when recommending broker/dealers to clients is best execution.

2. Brokerage for Client Referrals

We receive no referrals from a broker-dealer or third party in exchange for using that broker-dealer or third party.

3. Clients Directing Which Broker/Dealer/Custodian to Use

We do not allow clients to direct us to use a specific broker-dealer to execute transactions. Clients must use our recommended custodian (broker-dealer) unless we agree to an exception. Not all investment advisers require their clients to direct brokerage. By requiring clients to use our specific custodian, we may be able to achieve most favorable execution of client transactions and that this may save clients money over using a lower-cost custodian.

Aggregating (Block) Trading for Multiple Client Accounts

We maintain the ability to block trade purchases across accounts. While block trading may benefit clients by purchasing larger blocks in groups, we do not feel that the clients are at a disadvantage due to the best execution practices of our custodian.

Item 13: Review of Accounts

Client accounts will be reviewed regularly on a monthly basis by Mr. Amberg. During the regular review, the account's performance is compared against like-managed accounts to identify any unacceptable performance deviation. Additionally, client-imposed restrictions will be reviewed to confirm that they are being enforced. Events that may trigger a special review would be unusual performance, addition or deletions of client-imposed restrictions, excessive draw-down, volatility in performance, or buy and sell decisions from the Firm or per client's needs. Mr. Amberg performs a one-time review of financial plans as a part of the hourly financial planning service, but does not conduct periodic reviews unless requested by clients.

Clients will receive confirmations from the broker(s) for each transaction in their accounts as well as monthly statements from their custodian showing all activity in the accounts, such as receipt of dividends and interest.

Item 14: Client Referrals and Other Compensation

We do not receive any economic benefit, directly or indirectly from any third party for advice rendered to our clients.

As disclosed under Item 12, above, the firm participates in TD Ameritrade's and Charles Schwab's institutional customer program and Advisor may recommend TD Ameritrade and Charles Schwab to Clients for custody and brokerage services. There is no direct link between Advisor's participation in the program and the investment advice it gives to its Clients, although Advisor receives economic benefits through its participation in the program that are typically not available to TD Ameritrade and Charles Schwab retail investors. These benefits include the following

products and services (provided without cost or at a discount): receipt of duplicate Client statements and confirmations; research related products and tools; consulting services; access to a trading desk serving Advisor participants; access to block trading (which provides the ability to aggregate securities transactions for execution and then allocate the appropriate shares to Client accounts); the ability to have advisory fees deducted directly from Client accounts; access to an electronic communications network for Client order entry and account information; access to mutual funds with no transaction fees and to certain institutional money managers; and discounts on compliance, marketing, research, technology, and practice management products or services provided to Advisor by third party vendors. TD Ameritrade and Charles Schwab may also have paid for business consulting and professional services received by Advisor's related persons. Some of the products and services made available by TD Ameritrade and Charles Schwab through the program may benefit Advisor but may not benefit its Client accounts. These products or services may assist Advisor in managing and administering Client accounts, including accounts not maintained at TD Ameritrade or Charles Schwab. Other services made available by TD Ameritrade and Charles Schwab are intended to help Advisor manage and further develop its business enterprise. The benefits received by the Firm or its personnel through participation in the program does not depend on the number of brokerage transactions directed to TD Ameritrade and Charles Schwab. As part of its fiduciary duties to Clients, Advisor endeavors at all times to put the interests of its Clients first. Clients should be aware, however, that the receipt of economic benefits by the Firm or its related persons in and of itself creates a potential conflict of interest and may indirectly influence the Advisor's choice of TD Ameritrade and Charles Schwab for custody and brokerage services.

Item 15: Custody

When it deducts fees directly from client accounts at a selected custodian, we will be deemed to have limited custody of client's assets and must have written authorization from the client to do so. Clients will receive all account statements and billing invoices that are required in each jurisdiction, and they should carefully review those statements for accuracy. Clients should receive at least quarterly statements from the broker dealer, bank or other qualified custodian that holds and maintains client's investment assets. We urge the client to carefully review such statements and compare such official custodial records to the account statements or reports that we may provide to you. Our statements or reports may vary from custodial statements based on accounting procedures, reporting dates, or valuation methodologies of certain securities.

Custody is also disclosed in Form ADV because Bloomwood Capital Advisors LLC has authority to transfer money from client account(s), which constitutes a standing letter of authorization (SLOA). Accordingly, Bloomwood Capital Advisors LLC will follow the safeguards specified by the SEC rather than undergo an annual audit.

Bloomwood Capital Advisors LLC may also be deemed to have custody over client funds and securities if the Firm maintains client usernames and passwords for investment accounts not held at one of the Firm's primary custodians. The Firm may use this login information and place trades

on behalf of clients. These accounts will be held at qualified custodians. Clients will receive account statements from the custodian and should carefully review those statements.

Item 16: Investment Discretion

For those client accounts where we provide ongoing money management or investment advice with ongoing supervision, we maintain limited power of authority over client accounts with respect to securities to be bought and sold and amount of securities to be bought and sold. All buying and selling of securities is explained to clients in detail before an advisory relationship has commenced.

Item 17: Voting Client Securities

We do not vote client proxies with regard to any securities held in their account. However, money managers we select may vote proxies for clients. Therefore, except in the event a money manager votes proxies, clients maintain exclusive responsibility for: (1) voting proxies, and (2) acting on corporate actions pertaining to the client's investment assets. Therefore (except for proxies that may be voted by a money manager), the client shall instruct the client's qualified custodian to forward to the client copies of all proxies and shareholder communications relating to the client's investment assets.

Item 18: Financial Information

Registered investment advisers are required in this Item to provide you under certain circumstances with certain financial information or disclosures about our financial condition only if certain conditions exist, which are not applicable to the Firm. As a consequence, no financial information about the Firm is required to be disclosed.

There is no financial condition that is reasonably likely to impair our ability to meet contractual and fiduciary commitments to clients, and we have not been the subject of a bankruptcy proceeding at any time.

Item 19: Requirements for State-Registered Advisers

Educational and Background Experience

Bloomwood Capital Advisors currently has one management person. John William Amberg, II is a graduate of Presbyterian College with a BS in Economics and a BS in Business Administration. He graduated in May of 2014. He holds Series 7, 65, and 79 FINRA licenses.

- May 2022 – Present, Bloomwood Capital Advisors, LLC, Manager, President and CEO

Other Business Activities

Mr. Amberg is a private equity investor and investment banker. This activity accounts for approximately 20 % of his time.

Performance Based Fees

Performance based fees, and conflicts associated with them, are described in Item 6 of this Brochure.

Material Disciplinary Disclosures

No management person at Bloomwood Capital Advisors has ever been involved in an arbitration claim of any kind or been found liable in a civil, self-regulatory organization, or administrative proceeding.

Material Relationships That Management Persons Have with Issuers of Securities

Neither Bloomwood Capital Advisors, nor its management persons, has any relationship or arrangement with issuers of securities

