



BIGELOW
Investment Advisors

Relationship Summary

June 30, 2023

*Registered with the Securities and Exchange Commission as an **Investment Advisory** firm.*

There are different ways you can get help with your investments. You should carefully consider which types of accounts and services are right for you. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisors and investing.

We are an investment adviser and provide advisory accounts and services rather than brokerage accounts and services. This document gives you a summary of the types of services we provide and how you pay.

What investment services and advice can you provide me?

Bigelow Investment Advisors provides fee-only investment management services to individuals, institutions, retirement plans, trusts and estates, and non-profit organizations. We generally serve clients who have \$300,000 or more for us to manage. The primary advisory service offered by Bigelow is fee-based portfolio management and investment advice. You will be required to sign an investment management agreement that gives the firm **discretionary authority** over assets held by you in a designated account. That means the professional advisors at Bigelow Investment Advisors will have the right to purchase and sell assets in your account *without* asking you in advance. Some clients, like 401(k) plans, receive advisory services on a **non-discretionary** basis. A formal review of your account(s) will be conducted annually. We offer financial planning advice to clients as part of the firm's overall investment advisory services. Our financial planning services are also available as a stand-alone service without an investment management relationship.

Key questions noted in green are meant as conversation starters to discuss with our firm.

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, include your licenses, education, and other qualifications? What do these qualifications mean?

What fees will I pay?

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 investment over time. Please make sure you understand what fees and costs you are paying.

If you hire Bigelow to provide advisory services, the fee you will be charged is based on the **total market value of your account(s)** on the last day of each calendar quarter and charged quarterly **in advance**. *In other words, if your assets grow we get paid more.* Our fee is calculated using our published fee schedule which is provided to you before you hire us. There is no additional fee for financial planning services if you hire Bigelow to manage your account(s). Our firm offers stand-alone financial planning services for a fixed fee with a choice of payment options. Additional information about our fees can be found in Item 2 of our Form ADV Part 2 Brochure.

The broker-dealer (called “**custodian**”) holding your assets (called “**custody**”) may charge separate transaction fees for the purchase or sale of stocks, mutual funds, exchange-traded funds and brokerage commissions as well other transactional charges. Indirect fees and operating expenses charged by mutual fund companies and exchange-traded funds can be found in the fund’s summary prospectus (called “**brochure**”).

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 conflict of interest to 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.

We do make more money in fees if we manage more of your money. We do not have proprietary products, receive payments for recommending specific investments, collect or share revenue with any other firm(s) or buy and sell investments to/from your account from/to our business account. More details about potential conflicts of interest are available in our Form ADV Part 2 Brochure.

How might your conflicts of interest affect me, and how will you address them?

How do your financial professionals make money?

Our professionals are compensated by salary and shared participation in a company level incentive program based on how the whole company performs. The advisors at our firm are not compensated based on product sales or commissions. The advisors at our firm may be compensated based on the amount of client assets they manage, the time and complexity required to meet a client’s needs, or any revenue the firm earns from the advisers services or recommendations.

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

No. *You can obtain more information by visiting Investor.gov/CRS for a free and simple search tool to research our firm and your financial professionals.*

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

For more information about Bigelow Investment Advisors visit the Security and Exchange Commission’s website – **Investment Adviser Public Disclosure** (IARD): adviserinfo.sec.gov Investors can search both registered investment advisers and individuals who work for them, registration status and background information such as the business practices, fees, conflicts of interest, and disciplinary history.

To request a copy of our Relationship Summary call (207) 772-2900 or visit our website: bigelowadvisors.com

*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?*
