

Item 1. Introduction

Is An Investment Advisory Account Right For You?

Olson Investment Advisors, LLC (OIA), is an investment advisor registered with the Securities and Exchange Commission. We feel this it is important for you to understand how advisory and brokerage services and fees differ in order to determine which type of account is right for you. There are free and simple tools available to research firms and financial professionals at www.investor.gov/CRS which also provides educational materials about investment advisers, broker-dealers and investing.

Item 2. Relationships and Services

What investment services and advice can you provide me?

OIA offers its investment advisory services to retail investors (individuals, high net-worth individuals, and trusts). We provide Portfolio Management, Retirement Planning, Financial Planning, Individualized Lifetime Income Analysis and Investment Plans for most clients. We provide ongoing financial counsel as well as counsel on related issues such as insurance needs, legal document needs, financing decisions, and gifting when appropriate. We will discuss your investment goals and design with you a strategy to achieve your investment goals. Through annual meetings, either in person or by phone, along with the Lifetime Income Analysis, we tailor each discretionary portfolio to the individual client.

We offer Portfolio Management Services, including investment recommendations and the buying and selling of securities, on a discretionary and nondiscretionary basis. Portfolio Management Services include the provision of continuous advice to a client or investing the client's account based on his/her particular circumstances. When engaged on a discretionary basis, we will buy and sell investments in your account as appropriate without requiring your pre-approval on an ongoing basis. As part of our service, we continuously monitor your accounts and rebalance them as needed using our discretionary authority. When engaged on a nondiscretionary basis, you make the ultimate decision regarding the purchase or sale of investments.

Additional information about our advisory services is available on our website www.olson-investments.com and in our Form ADV, Part 2A brochure, available upon request or by going to www.investor.gov/crs or directly at https://files.adviserinfo.sec.gov/IAPD/Content/Common/crd_iapd_Brochure.aspx?BRCHR_VRSN_ID=627453

Conversation Starters

- Given my financial situation, should I choose an investment advisory service? Why or why not?
- How will you choose investments to recommend to me?
- What is your relevant experience, including your licenses, education and other qualifications? What do those qualifications mean?

Item 3. Fees, Costs, Conflicts, & Standard of Conduct

What fees will I pay?

You will be charged an ongoing fee that is calculated quarterly based on the value of the investments in your account at the close on the last business day of the previous quarter and then collected on a quarterly basis on or about the 15th day of the first month of the calendar quarter. Our fee schedule is personalized to each client depending on a number of factors that you can discuss with your advisor and are negotiable in certain circumstances. The quarterly fees will be automatically deducted from your account however, in certain cases, we will allow clients to be billed directly or pay by check.

The broker-dealer (custodian) that holds your assets can charge you a transaction fee when we buy or sell an investment for you. The broker-dealer's transaction fees are in addition to our advisory fee for our investment advisory service. You could also pay charges imposed by the broker-dealer holding your accounts for certain investments and maintaining your account. Some investments, such as mutual funds and exchange traded funds charge additional fees that will reduce the value of your investments over time.

Additional Information: 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. More detailed information and specifics about OIA fees and can be found in our ADV part II section 5 here.

https://files.adviserinfo.sec.gov/IAPD/Content/Common/crd_iapd_Brochure.aspx?BRCHR_VRSN_ID=627453

Conversation Starter:

- Help me understand how these fees and costs will 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 advisor? 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 conflicts of your interests can arise in the context of fee-based compensation. You should understand and ask us about these conflicts because they can affect the investment advice we provide you. **For example:** The more assets there are in your advisory account, the more you will pay in fees, and OIA may therefore have an incentive to encourage you to increase the assets in your account.

Conversation Starter:

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

How do your financial professionals make money?

The firm's revenue is from the advisory fees we collect from your accounts each quarter. Our financial professionals are employees of the firm and are paid a fixed monthly salary from the firm's revenue.

Item 4. Disciplinary History.

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

Although our firm and/or financial professionals do not have any legal or disciplinary history, our CEO and President have the same 14I.3(a) disclosure on their form U4s. This item was denied and closed. Visit Investor.gov/CRS for a free and simple search tool to research our firm and our financial professionals.

Conversation Starter:

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

Item 5. Additional Inform

You can find additional information about our firm's investment advisory services and/or request a copy of the relationship summary by going to the SEC's website at www.adviserinfo.sec.gov by searching CRD #104890. You may also contact our firm at (206) 839-4550 and talk to any one of our investment professionals or support staff.

Conversation Starters:

- 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?