

Introduction

OFM Wealth is registered as an investment adviser with the U.S. Securities and Exchange Commission. Investment Advisory Services and Brokerage fees differ, and it is important to understand these differences. Free and simple tools are available to research firms and financial professionals at www.investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers, and investing.

What investment services and advice can you provide me?

Clients, Services and Investments: We offer services to retail and institutional clients on a fee only basis. We do not receive sales commissions. Our investment management services include a determination of client objectives, needs, risk tolerance, and time horizon. We apply these factors in designing an asset allocation plan that we then implement using mutual funds, exchange traded funds, stock, and bonds. **Monitoring:** We monitor and re-balance, as needed, client portfolios on an ongoing basis. We communicate with clients depending on their needs via telephone, meetings, email, and regular mail, depending on needs. **Investment Authority:** We execute investment recommendations and specific transactions based on the agreed upon client objectives. Our services are provided on a discretionary basis. That is, once an agreed upon investment plan is developed, trades to implement the plan are made at the advisor's discretion. **Limited Investment Offerings:** We do not make available or offer advice with respect to proprietary products nor to a strictly limited menu of products or types of investments. **Account Minimums and Other Requirements:** We require an account minimum of \$500,000 and senior wealth managers require an account minimum of \$2,000,000 in order for you to open/maintain an account or establish a relationship. **Termination:** Our engagement will continue until termination in writing by either party.

For more detailed information on our relationships and services, please see Item 4 – Advisory Services and Item 7 – Types of Clients of our Form ADV Part 2A.

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 these qualifications mean?*
- *What is the difference between advice given on a fee-only basis versus fee-based or commission based?*

What fees will I pay?

You will pay an ongoing asset-based fee. This fee will be collected at the beginning of each quarter and is calculated as a percentage of the value of the cash and investments in your account[s] that we manage.

Conflicts of Interest: The more assets in your advisory account, the more you will pay in advisory fees, and we therefore have an incentive to encourage you to increase the assets in your account. **Other Fees and Costs:** In addition to our advisory fee, if applicable, you may also be responsible for other fees including fees related to mutual funds (expense ratios), and trading charges. You may also pay fees for additional services such as a detailed financial plan or a financial planning analysis. These services are billed separately and are charged at the existing hourly rate.

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.

For more detailed information on our fees, please see Item 5 – Fees and Compensation of our Form ADV Part 2A.

Conversation Starters

- *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 Conflicts of Interest Do You Have?

When we act as your investment adviser, we have a duty to act in your best interest and not put our interests ahead of yours. At the same time, the way we make money may create some perceived conflicts with your interests. You should understand and ask us about these potential conflicts because they could affect the investment advice we provide you. Our firm makes money by charging fees for assets under our management. More assets result in higher fees. Our assets under management are primarily custodied with one institution. Additionally, some clients have assets custodied with other institutions (e.g. 401k custodial platforms). Our fee structure is the same regardless of the custodian. If a client has a choice of custodians, we compare the depth and breadth of asset (e.g. mutual funds), availability, expense ratios, ticket charges, fund minimums, etc.

For more detailed information on conflicts of interest, please see Item 12 – Brokerage Practices and Item 14 – Client Referrals and Other Compensation of our Form ADV Part 2A.

Conversation Starters

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

How Do Your Financial Professionals Make Money?

Our financial professionals are compensated based on an agreed upon annual salary, an agreed-upon periodic bonus structure and/or a percentage of profits earned by the firm as a whole. This means financial professionals have an incentive to increase the asset size in the relationship or solicit new business.

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

No. You can visit www.investor.gov for a free and simple search tool to research our firm and our financial professionals.

Conversation Starters

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

Additional Information

You can find additional information about our investment advisory services by visiting www.sec.gov/check-your-investment-professional and searching with our CRD #123091 or by visiting <http://www.ofmwealth.com>. You can request up to date information and a copy of our client relationship summary by contacting us at jane@ofmwealth.com or (708) 403-2800.

Conversation Starters

- *Who is my primary contact person? Is he or she a representative of an investment adviser? Who can I talk to if I have concerns about how this person is treating me?*