

O'Rourke & Company, Incorporated

Client Relationship Summary

O'Rourke & Company, Incorporated, is registered with the Securities and Exchange Commission as an investment adviser. Brokerage and investment advisory services and fees differ and it is important for you to understand the 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?

We offer investment advisory services to retail investors. We provide financial planning, investment advice and portfolio management services. We work with you to understand your situation and goals and offer you investment advice that is tailored for you. As part of our standard portfolio management service, we will monitor your investments and will offer you the opportunity to meet with us at least annually to discuss your portfolio.

We manage investment accounts on a discretionary and non-discretionary basis. Our clients generally choose to grant us written authority to buy and sell securities in their accounts without asking them in advance ("discretionary account"). You may limit our discretionary authority (for example, limiting the types of securities that can be purchased or sold for your account) by providing our firm with your restrictions and guidelines in writing. We also offer non-discretionary investment management services; for those clients, we provide advice, but the client will ultimately decide which investments to buy and sell for the client's account.

Although we primarily recommend mutual funds, exchange traded funds ("ETFs") and listed securities for our clients, our services are not limited to these types of investments. We provide advice on other types of investments as appropriate for a specific client. We do not require a minimum amount of assets to open and maintain an advisory account. Detailed information regarding our services, fees and other disclosures can be found in our [Form ADV Part 2A Brochure](#), particularly Items 4, 7, and 8.

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 fees will I pay?

The principal fees and costs associated with engaging our firm for investment advisory services are:

- Asset-based Fees – Most clients are charged a percentage of the value of the assets under our management. The more assets there are in your advisory account, the more you will pay in fees, and the firm may therefore have an incentive to encourage you to increase the assets in your account.
- Hourly Fees – Some clients are charged an hourly fee are based on time spent on work for you.
- Fixed Fees – Some clients are charged a fixed fee based on mutually-agreed upon terms.
- Commissions – Our investment advisory representatives are also licensed as insurance agents and/or registered representatives of Cetera Advisors LLC, a broker-dealer. These representatives earn commissions based on certain transactions placed in brokerage accounts held by clients at Cetera Advisors LLC. This is a conflict of interest in that the representatives have a financial incentive to recommend transactions or products for which they will earn commissions.

You will also pay other fees and costs, for example:

- Custodian and account maintenance fees;
- Fees related to mutual funds and exchange-traded funds;
- Fees related to variable annuities, including possible surrender charges;
- Transaction charges when purchasing or selling securities; and
- Other product-level fees associated with your investments.

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 detailed information, refer to our [Form ADV Part 2A Brochure](#), Items 5 and 6.

Conversation starter:

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 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.

- If we recommend that you roll assets over from a retirement plan into an IRA for our firm to manage, this presents a conflict because our fee is based on the amount of assets under our management.
- If we recommend that you engage a particular custodian from whom we receive support services, such as technology or reimbursement for attendance at sponsored events, this presents a conflict because our receipt of the support gives us a financial incentive to continue using and recommending the custodian.

When we provide investment advice relating to your retirement assets, we are acting as a fiduciary under Title I of the Employee Retirement Income Security Act (ERISA) and the Internal Revenue Code, as applicable.

Refer to our [Form ADV Part 2A Brochure](#) for more information about our conflicts of interest.

Conversation starter:

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

How do your financial professionals make money?

The financial professionals servicing your account(s) are compensated by salary plus bonus based on the revenue the firm earns. They also receive commissions on certain brokerage products purchased or held by clients who also maintain brokerage accounts through Cetera Advisors LLC. Since the compensation paid to our financial professionals is based on the revenue earned by the firm, they may therefore have an incentive to encourage you to increase the assets in your account. Commission income creates a conflict in that financial professionals have an incentive to recommend transactions that generate commissions.

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

Yes. Visit [Investor.gov/CRS](https://investor.gov/CRS) for a free and simple research tool to research the firm and our financial professionals.

Conversation starter:

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

Additional Information

You can find additional information about our firm on the SEC's website at www.adviserinfo.sec.gov and in our [Form ADV Part 2A Brochure](#). You may also contact our Chief Compliance Officer at 617-482-4200 for further information about our investment advisory services and request a copy of this relationship summary

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?