



OPINICUS CAPITAL, INC.  
Customer Relationship Summary  
April 2021

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Opinicus Capital, Inc. (“Opinicus”) is an investment adviser registered with the U.S. Securities and Exchange Commission. Investment advisory and brokerage services and fees differ; therefore, it is important for you to understand the differences. Free and simple tools are available to research firms and financial professionals (also referred to as Investment Adviser Representatives; “IARs”) at the SEC’s investor education website, [Investor.gov/CRS](https://investor.gov/CRS), which also provides educational materials about investment advisers, broker-dealers, and investing.

***What investment services and advice can you provide me?***

***Description of Services and Monitoring:*** We provide investment advisory services to retail investors, including asset management, financial planning, and the selection of other advisers. For clients to whom we provide asset management services, we monitor the accounts on an ongoing basis. As part of our standard services, each IAR reviews their client accounts regularly and meets with clients at their request. Factors that trigger reviews include material market, economic or political events, or by changes in client’s financial situations (such as retirement, termination of employment, physical move, or inheritance). For clients to whom we provide financial planning services, we conduct reviews upon financial plan creation and plan delivery. There is only one level of review and that is the total review conducted to create the financial plan.

***Investment Authority:*** We service our asset management accounts on a ***discretionary*** basis. Discretionary asset management allows us the limited authority to buy and sell investments in your account without asking you each time a transaction is placed. Our level of authority is determined at the beginning of our relationship with you in our advisory agreement but can be changed upon request.

***Investment Offerings and Account Minimums:*** While we can advise on any investment asset, our investment recommendations are primarily related to investments in equities, ETFs, and bonds. As a condition for starting and maintaining a relationship, we generally require a minimum investment of \$500,000 which we may waive at our discretion.

***Additional Information:*** For additional Information, please see our Form ADV Part 2A (with special emphasis on Items 4, 7, and 16 of Part 2A), which is available at <https://adviserinfo.sec.gov/firm/summary/168344>.

***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?***

Our fees are based on the types of services we provide.

For asset management, we charge an ongoing asset-based fee quarterly. The fee is charged as a percentage of your assets that we manage. The more assets there are in your advisory account, the more you will pay in fees, and we may therefore have an incentive to encourage you to increase the assets in your account.

Financial planning only services are billed at a fixed or hourly fee that is mutually agreed upon at the beginning of the engagement. For financial planning services with portfolio management, we charge a fixed program fee and ongoing asset-based fee.

When we direct clients to other advisers, we receive a share of the fee the client pays to the other adviser.

***Other Fees and Costs:*** Some investments, such as mutual funds and ETFs, impose additional fees that will reduce the value of your investments over time. Those fees may include fund expenses and surrender charges. You may also pay other fees to the custodian of your assets. These include, but may not be limited to, custodian fees, brokerage fees, mutual fund fees, transaction fees, and Third-Party Administrator fees.

***Additional Information:*** You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce the 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 about our fees and costs are included in our Form ADV Part 2A (Items 5.A., B., C., and D), which is available at <https://adviserinfo.sec.gov/firm/summary/168344>.

***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 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 is an example to help you understand what this means:

- Our IARs are also licensed agents of an insurance company. Through the insurance company, our IARs can offer commission-based products for which they receive additional compensation. This additional compensation causes a conflict of interest as they have an incentive to solicit commission-based products.

We only generate revenues from retail investors for our asset management, financial planning, and selection of other advisers services as described above.

***Conversation Starters \****

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

These arrangements and additional information about other conflicts of interest are discussed in more detail in our Form ADV Part 2A, which is available at <https://adviserinfo.sec.gov/firm/summary/168344>.

***How do your financial professionals make money?***

Our IARs are compensated through salaries and/or a portion of revenue we receive for the advisory services we provide. The portion paid to your IAR generally does not vary based on the type of investments they recommend. However, as described above, our IARs are also independent insurance agents. When acting in that capacity, they earn commissions.

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

No – Neither the Firm nor any of our IARs have a disciplinary history. We invite you to visit [Investor.gov/CRS](http://Investor.gov/CRS) for a free and simple search tool to research our Firm and IARs.

***Conversation Starters \****

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

We encourage you to seek out additional information about our investment advisory services in our Form ADV Brochure on [Investor.gov](http://Investor.gov) or [adviserinfo.sec.gov](http://adviserinfo.sec.gov). Alternatively, you can contact Opinicus at (813) 443-4767 to speak with us directly 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?

***\* Consider asking your financial professional these questions.***