

Origin Financial
Form CRS Customer Relationship Summary
December 23, 2020

Introduction Blend Financial, Inc. dba Origin Financial (“We” or “Us”) is registered with the Securities and Exchange Commission (SEC) as an investment adviser. Brokerage and investment advisory services and fees differ, and it is important for you to understand these differences. Free and simple tools are available to research firms and financial professionals at 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 (natural person) clients in the form of financial planning. Once we collect information regarding your financial background and investment objectives, we give you recommendations on how you should manage and invest your money.

We monitor each client’s investments no less than annually as part of our standard services. During our reviews, we check whether your portfolio is in line with your investment goals and restrictions. However, since we exclusively provide non-discretionary investment management services, you make the ultimate decision regarding the purchase or sale of investments.

We may only give you recommendations on the investments you should include in your portfolio. The advice we offer is limited to the following asset types: Equities, Bonds, ETFs, Mutual Funds, and Cash/Cash Equivalents. We may also make recommendations about insurance products, savings account originations, and student loan refinance originations.

There are no requirements for opening or maintaining an account; for instance, there is no minimum account size requirement.

Additional Information about our firm, the services we provide, who we serve, and any relevant limitations can be found in Item 4 and Item 7 of our Form ADV Part 2A brochure, a copy of which you should have received.

Conversation Starters. Ask your financial professional—

“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? We offer a flat, ongoing Service Fee of \$6 per client for our investment advisory services. Your employer is responsible for this fee. The monthly service fee is billed to your employer monthly in arrears. Though you as the client are not subject to the Service fee, please note that your brokerage account may incur fees, which is outside our control. Since you must find your own custodian and brokerage firm to act on our investment advice, we do not earn or share any portion of the custodial or brokerage fees you may incur on your own. We do not charge brokerage fees, custodian fees, mutual fund and variable annuity expenses, or any other transaction fees and product-level fees.

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 about the fees you will pay, please refer to Item 5 of our Form ADV Part 2A brochure, a copy of which you should have received.

Conversation Starter. Ask your financial professional—

“Help me understand how these fees and costs might affect my investments. If I give you \$100,000 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? **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.

How else does your firm make money and what conflicts of interest do you have? Our firm only makes money from the flat Service Fee that your employer pays us for offering investment advice for your portfolio. We do not provide any other services or have other sources of revenue.

Our financial professionals have personal accounts at our firm that are managed like yours and may also, with limited exception, have personal accounts held and managed outside of our firm. Our financial professionals may have an incentive to favor their personal accounts over yours, which creates a conflict of interest.

Additional Information about our personal trading procedures and code of ethics for our financial professionals can be found in Item 11 of our Form ADV Part 2A brochure, a copy of which you should have received.

Conversation Starter. Ask your financial professional—
“How might your conflicts of interest affect me, and how will you address them?”

How do your financial professionals make money? Our financial professionals earn a salary. They are *not* compensated based on the amount of client assets they service, the time and complexity required to meet a client’s needs, the product sold, product sales commissions, or revenue the firm earns from their advisory services or recommendations. Our financial professionals have accounts at our firm but may also invest in other accounts or opportunities outside our firm. Our financial professionals’ personal investing activities may raise conflicts with your investment needs and the services we provide.

Do you or your financial professionals have legal or disciplinary history? No. Visit Investor.gov/CRS for a free and simple search tool to research us and our financial professionals.

Conversation Starter. Ask your financial professional—
“As a financial professional, do you have any disciplinary history? For what type of conduct?”

Additional Information If you would like additional, up-to-date information or a copy of this disclosure, please call 203-258-0812 or send an email to info@useorigin.com.

Conversation Starter. Ask your financial professional—
“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?”