

## Form CRS – Customer Relationship Summary December 15, 2025

OFS Enterprise LLC dba Oldfather Financial Services (“OFS”) is registered with the Securities and Exchange Commission (SEC) as a Registered Investment Adviser (RIA). Founded in 1992, we provide fee-only investment advisory and financial planning services. Investment advisory and brokerage services differ, including how fees are structured, and it is important for you to understand these differences.

As an RIA, we are held to a fiduciary standard, which means we are legally required to always act in your best interest and put your needs ahead of our own. In contrast, brokers operate under a different regulatory standard known as Regulation Best Interest (Reg BI) and may earn commissions when recommending investment products. Unlike brokers, we do not sell investment products or receive commissions. We provide ongoing investment management and financial planning services, monitoring your portfolio and adjusting based on your financial goals.

Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://investor.gov/CRS), where you can also find educational materials about investment advisers, broker-dealers, and investing.

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

We offer **investment management** and **financial planning services** to help you achieve your financial goals.

**Investment Management:** We work with you to develop a personalized investment strategy based on your unique financial situation, goals, and risk tolerance. We offer both discretionary (where we make decisions without prior approval) and non-discretionary (where we require your approval for trades) management. Your portfolio is monitored regularly, and adjustments are made as necessary to keep you on track toward your objectives. We also meet with you periodically to review your investment plan and progress. We do not require a minimum account size to work with us.

**Financial Planning:** We offer comprehensive financial planning services, including retirement, tax, estate, and risk management planning. Financial planning is available as a one-time service or can be updated periodically for an additional fee.

For more details, see our [Form ADV Part 2A, Item 4](#).

#### 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 relative experience, including your licenses, education and other qualifications? What do these qualifications mean?

### What fees will I pay?

**Investment Management Fees:** Our fees for investment management are negotiable and based on a percentage of assets under management, up to 1.50%. Fees are paid in advance and can be billed monthly, quarterly, semiannually, or annually. We may also negotiate flat fees or retainers, and combine family accounts to determine fees.

Fees are deducted directly from your account with your written authorization, and you’ll receive quarterly statements from your custodian. If you terminate the agreement, you’ll receive a prorated refund for any prepaid fees.

**Financial Planning Fees:** We charge fixed fees (\$500 to \$10,000) or an hourly rate of \$250 for financial planning services, depending on complexity. Fees are negotiable and outlined in the Advisory Contract. We do not require advance payment exceeding \$1,200 for more than six months.

We may offset financial planning fees if you implement the plan through our investment services. You can terminate the agreement at any time, and any unearned prepaid fees will be refunded.

**Other Fees:** While Charles Schwab does not charge commissions on stock or ETF trades, you may incur exchange fees and other transaction costs. You will also pay Charles Schwab commissions to buy and sell some mutual funds and fixed income securities. You will also pay expenses charged by mutual funds and exchange traded funds you own, called expense ratios. **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 details, see our [Form ADV Part 2A, Item 5](#).

**CONVERSATION STARTER:** Help me understand how these fees and costs might affect my investments. If I had \$10,000 to invest, how much would 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 advisor, we must 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 of interest. 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.

We are a fiduciary. The only money we make is the fee you pay us. We have no proprietary products. We receive no money (revenue sharing) from any product we recommend. We receive no kick-backs, awards, trips, or vacations from any broker or product provider. As a fee-only RIA, we believe our interests are better aligned with yours since we do not earn commissions or sell investment products.

As an RIA we use Charles Schwab as a custodian for your accounts. As custodians they provide us with a number of services including many back-office services that are standard with many custodians.

We charge an asset-based fee so we have an incentive to increase the assets in your account(s) therefore increasing the fees you pay. You will pay fees and costs whether you make or lose money on your investments. Please make sure you understand what fees and costs you are paying.

For more details, see our [Form ADV Part 2A, Items 5 and 12](#).

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

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

Our financial advisors receive only a salary from OFS. They receive no commissions or revenue sharing from products. The owner of the company receives the profits of the company. The company receives no compensation other than advisory and financial planning fees that you pay to us directly.

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

No. OFS Enterprise LLC dba Oldfather Financial Services and our advisors have no legal or disciplinary history. You may go to [Investor.gov/CRS](https://www.investor.gov/crs) to research our firm and our financial advisors.

**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's investment advisory services on the SEC's website at [adviserinfo.sec.gov](https://adviserinfo.sec.gov) by searching for Firm CRD#: 339739. You may also contact our firm at 308-237-4571 to request a copy of this relationship summary and other up-to-date information.

### **CONVERSATION STARTERS:**

- Who is my primary contact person?
- Is he a representative of a broker dealer or investment advisor?
- Who can I talk to if I have concerns about how this person is treating me?

## **Exhibit to Form CRS**

OFS Enterprise LLC dba Oldfather Financial Services is required to update its Form CRS when information in the Form CRS becomes materially inaccurate. This Exhibit summarizes the following material changes to the firm's Form CRS, implemented on March 3, 2025:

- Removed minimum account size for Investment Management Services.
- Expanded to offering both discretionary and non-discretionary Investment Management Services.
- Clarified fees for Investment Management and Financial Planning, additionally stating that financial planning fees can be offset if you implement your plan through our investment management services.
- Added clarity around refunds and termination of agreements.