OPIMA CAPITAL MANAGEMENT

Form ADV Part 3 - Client Relationship Summary
August 19,2026

ITEM 1: INTRODUCTION

Opima Capital Management, LLC ("Firm" or "OCM") 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, our client, to understand the differences. Free and simple tools are available to you so you can research firms and financial professionals at: Investor.gov/CRS. This website also provides educational materials about broker-dealers, investment advisers, and investing.

ITEM 2: RELATIONSHIPS AND SERVICES

What investment services and advice can you provide me?

Opima Capital Management, LLC ("OCM", "Advisor", "we") provides investment advisory services to individuals, high net worth individuals, trusts, estates, businesses, retirement plans, foundations, and other institutional clients. We work with each client to understand their financial situation, investment objectives, goals, time horizon, and risk tolerance and develop an appropriate investment strategy.

OCM manages accounts on a discretionary or non-discretionary basis, as agreed with the Client. Discretionary management allows OCM to buy and sell investments without prior client approval; non-discretionary management requires client approval before transactions are executed. We monitor portfolios and make adjustments as appropriate to meet client investment objectives. OCM may also recommend third-party sub-advisers to manage all or a portion of a client's portfolio. We provide comprehensive financial planning, including evaluating financial circumstances, identifying goals, and providing recommendations or a written financial plan.

OCM provides advisory services to employer-sponsored retirement plans, including ERISA Section 3(21) and/or 3(38) fiduciary services. Services may include investment selection and monitoring, Investment Policy Statements, plan reviews, and general participant investment education.

OCM generally requires a **$5,000,000 minimum account size**, which may be waived or reduced at our discretion. OCM does not offer wrap fee programs.

For additional information about our services can be found in Items 4, 5 and 7 of our Disclosure Brochure and available to all clients or by searching our firm's CRD Number (CRD# 343836) here: www.adviserinfo.sec.gov.

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?"*

ITEM 3: FEES, COSTS, CONFLICTS, AND STANDARD OF CONDUCT

What fees will I Pay?

OCM charges an ongoing asset-based advisory fee, generally calculated as a percentage of assets under management and billed monthly in arrears. Fees may vary based on account size, portfolio complexity, account activity, or other factors agreed upon with the client. Fees for individually managed accounts range from 0.80% to 0.25% of assets under management. Fees for retirement plan and institutional accounts range from 0.45% to 0.24%. Fees may be negotiated in certain circumstances. For financial planning and other consulting services, OCM charges a fixed fee ranging from $20,000 to $50,000, depending on the nature and complexity of the client's financial situation and the services provided. Because asset-based fees increase as the value of your account increases, OCM has an incentive to encourage you to increase the assets in your account. Financial planning fees based on the nature and complexity of your situation may also create an incentive to recommend additional or more extensive planning services. In addition to OCM's fees, you may also pay other costs, including transaction fees and expenses charged by Mutual Funds, Separate Account Managers, Variable Annuities, and Custodians. All fees are disclosed and agreed upon in advance in a written agreement.

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. **You can find more detailed information about fees in Item 5 of our Form ADV Part 2A.**

CONVERSATION STARTERS, ask your financial professional:

- *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.

1. Example: OCM and its investment adviser representatives receive compensation based on a percentage of your assets under management. As the value of your assets under management increase, total compensation you pay to OCM, and its representatives also increases. However, if your account value decreases, you will still pay a fee to OCM and its representatives.
2. Example: Some of our financial professionals are licensed as insurance agents. In addition to our services, your financial professional may offer you insurance products in their separate capacity as an insurance agent. The fees charged for the implementation of insurance products are separate from our advisory fees, where your financial professional will earn commission-based compensation for the implementation of an insurance product. Therefore, there is a financial incentive to recommend that you implement insurance through our financial professionals.

CONVERSATION STARTER, ask your financial professional:

HOW MIGHT YOUR CONFLICTS OF INTEREST AFFECT ME, AND HOW WILL YOU ADDRESS THEM?

You can find more detailed information about fees in our ADV Part 2A, specifically Items 5 and 10.

How do your financial professionals make money?

Our financial professionals are paid a portion of the fee we charge you after our expenses are paid. Each individual may receive a percentage of the fee you pay based on their participation in servicing and advising your accounts. In addition, as stated above, financial professionals who are also insurance licensed may earn a commission on insurance products sold to advisory clients. Clients are under no obligation to purchase insurance products through representatives of the firm.

ITEM 4: DISCIPLINARY HISTORY

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

Yes, investors should visit Investor.gov/CRS for a free and simple search tool to research our firm 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?

ITEM 5: ADDITIONAL INFORMATION

You can obtain additional up-to-date information and/or request a copy of the relationship summary by calling: (407) 612-7602 or emailing us at: tim@opimacapital.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 BROKERDEALER? WHO CAN I TALK TO IF I HAVE CONCERNS ABOUT HOW THIS PERSON IS TREATING ME?*