

Part 2B of Form ADV: Brochure Supplement

Item 1

Cover Page



OPTIVEST

24901 DANA POINT HARBOR DRIVE
SUITE 200
DANA POINT, CA 92629
949-363-8686
IARD#137070

Mark S. Van Mourick
24901 Dana Point Harbor Drive, Suite 200
Dana Point, CA 92629
(949) 363-8686
CRD# 867435

This brochure supplement provides information about Mark S. Van Mourick that supplements the Optivest, Inc. brochure. You should have received a copy of that brochure. Please contact Leslie Calhoun, CIO & CCO, if you did not receive Optivest, Inc.'s brochure or if you have any questions about the contents of this supplement.

Additional information about Mark S. Van Mourick is available on the SEC's website at www.adviserinfo.sec.gov.

Dated: September 4, 2018

Item 2 Educational Background and Business Experience

Education History:

Mark S. Van Mourick, born 1956, graduated from the University of Southern California with a Bachelor of Science degree in International Finance.

Professional Licenses:

Mark S. Van Mourick does not have a professional designation.

Business Background:

EMPLOYER	START DATE	END DATE	POSITION
Optivest, Inc.	April, 1987	Current	President, CEO & Investment Committee Member, Partial Owner
Gramercy Securities, Inc.	April, 1999	Current	Registered Representative
American Strategic Capital	October, 2007	May, 2011	Advisory Agent
Sector Logic, LP	October, 2007	Current	Partial Owner
Optivest Properties, LLC	January, 2007	Current	Partial Owner

Item 3 Disciplinary Information

Mark S. Van Mourick does not have any disciplinary information to disclose.

A full report that reflects the professional background, business practices and conduct of our advisory agents is available through the Financial Industry Regulatory Authority's (FINRA) BrokerCheck system link at www.finra.org/brokercheck or you may request disclosable information under BrokerCheck by calling (800) 289-9999, a toll-free hotline operated by FINRA.

You may also access a full report of our advisory agents through the IAPD link at www.adviserinfo.sec.gov. Should you have any technical difficulties with this link, you can call 240-386-4848 for further assistance.

The information that appears on these websites is collected from individual investment adviser representatives, investment adviser firm(s), and/or securities regulator(s) as part of the securities industry's registration and licensing process.

Item 4 Other Business Activities

Mark S. Van Mourick is a registered representative of Gramercy Securities, Inc. (Member FINRA/SIPC). In this capacity, he may sell securities through Gramercy Securities, Inc. and receive normal and customary commissions as a result of such purchases and sales. This presents a conflict of interest to the extent that he recommends that you invest in a security which results in a commission being paid to him.

Mark S. Van Mourick, Board Member and Partner of Sector Logic, LP, a privately owned state registered investment advisory firm. Investment advisory services including portfolio management may be offered through Sector Logic, LP to clients of Optivest, Inc.

Mark S. Van Mourick is the General Partner and/or Managing Member of 5 entities that hold real estate properties. Those entities are: Chicago-Houston Partners, LLC; Walnut Grove Medical Center, LP; Bay West Equities Stockton Industrial Park, Stockton Partners, and Avalon at Brush

Creek.

Mark S. Van Mourick is a 42.5% owner of Optivest Properties, LLC, a privately owned property acquisition and management company. This company manages properties and is the managing member for several entities in which Optivest, Inc. clients may have invested.

Mark S. Van Mourick, President and CEO of Optivest, Inc. and 75% owner of the firm.

Mark S. Van Mourick, President and CEO of Optivest, Inc. is a 25% limited member of Optivest NSA Holdings, LLC, a privately owned investment company.

Mark Van Mourick, President and CEO of Optivest, Inc. is a 35.5% limited member of Optivest Property Protections, LLC, a privately owned investment company.

Mark S. Van Mourick, Board Member/Trustee of National Storage Affiliates, NYSE listed REIT (ticker: NSA). He also owns share on NSA.

Mark S. Van Mourick is the Senior Advisor of Optivest Investment Banking Services, a corporate finance advisory and transaction based investment banking service firm. Optivest, Inc. has a profit sharing interest in this firm.

Optivest, Inc. has a profit sharing interest in Optivest Retirement Strategies, LLC, a private money management firm.

Optivest, Inc. has a profit sharing interest in Bart A. Zandbergen, Inc., a private money management firm.

Mark S. Van Mourick is the founder and President of the Optivest Foundation. The Optivest Foundation gives to Christian ministries and is a private foundation funded by 10% of the gross revenues of various other Optivest affiliates, which includes but is not limited to Optivest Retirement Services, LLC, Optivest Investment Banking, Inc., Bart A. Zandbergen, Inc., Optivest Properties, LLC, Optivest NSA Holdings, LLC and Optivest Protection Plan.

Item 5 Additional Compensation

Mark S. Van Mourick does not receive any economic benefits for providing advisory services for someone who is not a client of Optivest, Inc. that has not already been disclosed in this Brochure.

Item 6 Supervision

All new accounts undergo careful analysis and review as to the appropriateness of assets held and asset allocation and compared to the investment objectives stated by you. After an account has been approved for a specific investment program, the Investment Committee will monitor the trading activities in the account to ensure that the securities purchased or sold are consistent with your investment objectives.

The Investment Committee will review the activity in each account at least quarterly to determine if the account has been managed in a manner consistent with your investment

objectives and shall discuss any questionable activities in any account with you. The Investment Committee will also look for any evidence of excessive trading or conflicts of interest between the portfolio manager and you.

Our Firm has established written policies and procedures that it will utilize to supervise. In addition, a Code of Ethics has been adopted, which we have agreed to follow and comply with.

The confidence and trust placed in our Firm and its employees is something we value and endeavor to protect.

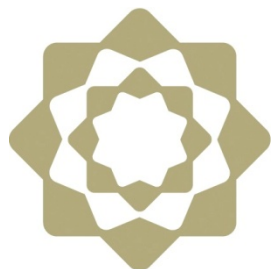
The Supervisor for Mark S. Van Mourick is Leslie Calhoun, CIO and Chief Compliance Officer of Optivest, Inc. Leslie Calhoun can be reached at 949-363-8686 should you have any additional questions or concerns.

Item 7 Requirements for State Registered Advisers

Not applicable; we are an SEC registered investment adviser.

Part 2B of Form ADV: Brochure Supplement

Item 1 Cover Page



OPTIVEST

24901 DANA POINT HARBOR DRIVE
SUITE 200
DANA POINT, CA 92629
949-363-8686
IARD#137070

Leslie A. Calhoun
24901 Dana Point Harbor Drive, Suite 200
Dana Point, CA 92629
(949)363-8686
CRD# 2047866

This brochure supplement provides information about Leslie A. Calhoun that supplements the Optivest, Inc. brochure. You should have received a copy of that brochure. Please contact Mark Van Mourick, President, CEO, if you did not receive Optivest, Inc.'s brochure or if you have any questions about the contents of this supplement.

Additional information about Leslie A. Calhoun is available on the SEC's website at www.adviserinfo.sec.gov.

Dated: September 4, 2018

Item 2 Educational Background and Business Experience

Education History:

Leslie A. Calhoun, born 1966, graduated from the University of Louisville with a Bachelor of Arts ("B.A.") degree in English Literature.

Professional Licenses:

Leslie A. Calhoun does not have a professional designation.

Business Background:

EMPLOYER	START DATE	END DATE	POSITION
Optivest, Inc.	March, 2007	Current	CIO, CCO, Investment Committee Member, Partial Owner
Gramercy Securities, Inc.	March, 2007	Current	Registered Representative
Sector Logic, LP	October, 2007	Current	Partial Owner

Item 3 Disciplinary Information

Leslie A. Calhoun does not have any disciplinary information to disclose.

A full report that reflects the professional background, business practices and conduct of our advisory agents is available through the Financial Industry Regulatory Authority's (FINRA) BrokerCheck system link at www.finra.org/brokercheck or you may request disclosable information under BrokerCheck by calling (800) 289-9999, a toll-free hotline operated by FINRA.

You may also access a full report of our advisory agents through the IAPD link at www.adviserinfo.sec.gov. Should you have any technical difficulties with this link, you can call 240-386-4848 for further assistance.

The information that appears on these websites is collected from individual investment adviser representatives, investment adviser firm(s) and/or securities regulator(s) as part of the securities industry's registration and licensing process.

Item 4 Other Business Activities

Leslie A. Calhoun is a registered representative of Gramercy Securities, Inc. (Member FINRA/SIPC). In this capacity, she may sell securities through Gramercy Securities, Inc. and receive normal and customary commissions as a result of such purchases and sales. This presents a conflict of interest to the extent that she recommends that you invest in a security which results in a commission being paid to her.

Leslie A. Calhoun has partial ownership of Sector Logic, LP, a privately owned state registered investment advisory firm. Investment advisory services including portfolio management may be offered through Sector Logic, LP to clients of Optivest, Inc.

Item 5 Additional Compensation

Leslie A. Calhoun does not receive any economic benefits for providing advisory services for someone who is not a client of Optivest, Inc. that has not already been disclosed in this Brochure.

Item 6 Supervision

All new accounts undergo careful analysis and review as to the appropriateness of assets held and asset allocation and compared to the investment objectives stated by you. After an account has been approved for a specific investment program, the Investment Committee will monitor the trading activities in the account to ensure that the securities purchased or sold are consistent with your investment objectives.

The Investment Committee will review the activity in each account at least quarterly to determine if the account has been managed in a manner consistent with your investment objectives and shall discuss any questionable activities in any account with you. The Investment Committee will also look for any evidence of excessive trading or conflicts of interest between the portfolio manager and you.

Our Firm has established written policies and procedures that it will utilize to supervise. In addition, a Code of Ethics has been adopted, which we have agreed to follow and comply with.

The confidence and trust placed in our Firm and its employees is something we value and endeavor to protect.

Item 7 Requirements for State Registered Advisers

questions or concerns.

Not applicable; we are an SEC registered investment adviser.

Part 2B of Form ADV: Brochure Supplement

Item 1 Cover Page



OPTIVEST

24901 DANA POINT HARBOR DRIVE
SUITE 200
DANA POINT, CA 92629
949-363-8686
IARD#137070

Leon G. James, Jr.
24901 Dana Point Harbor Drive, Suite 200
Dana Point, CA 92629
(949)363-8686
CRD# 1055785

This brochure supplement provides information about Leon G. James, Jr. that supplements the Optivest, Inc. brochure. You should have received a copy of that brochure. Please contact Leslie Calhoun, CIO and CCO, if you did not receive Optivest, Inc.'s brochure or if you have any questions about the contents of this supplement.

Additional information about Leon G. James, Jr. is available on the SEC's website at www.adviserinfo.sec.gov.

Dated: March 28, 2018

Item 2 Educational Background and Business Experience

Education History:

Leon G. James, Jr., born 1951, graduated from El Rancho High School in Pico Rivera, CA in 1969 and later attended Rio Hondo Community College in Whittier, CA.

Professional Licenses:

➤ Leon G. James, Jr. has a Certified Financial Planner (“CFP”) professional designation. The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP® (with flame design) marks (collectively, the “CFP® marks”) are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”).

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 62,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education - Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board’s studies have determined as necessary for the competent and professional delivery of financial planning services and attain a Bachelor’s Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board’s financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- Examination - Pass the comprehensive CFP® Certification Examination. The examination, administered in 10 hours over a two-day period, includes case studies and client scenarios designed to test one’s ability to correctly diagnose financial planning issues and apply one’s knowledge of financial planning to real world circumstances;
- Experience - Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics - Agree to be bound by CFP Board’s *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals.
- Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:
- Continuing Education - Complete 30 hours of continuing education hours every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of Professional Conduct*, to maintain competence and keep up with developments in the financial planning field; and
- Ethics - Renew an agreement to be bound by the *Standards of Professional Conduct*. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board’s enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

Qualification and Educational Requirements:

- Three years working experience in financial services and/or specific job skills/classroom training in the financial industry and 15 additional credits of education as outlined in CRFA Candidate Application.

- Final exam (closed-book, proctored)
- 15 hours each year of Continuing Education.

Business Background:

EMPLOYER	START DATE	END DATE	POSITION
Optivest, Inc. dba Optivest Retirement Strategies, LLC	March, 2014	Current	Investment Adviser
Gramercy Securities, Inc.	March, 2014	November, 2016	Registered Representative
Centarus Financial, Inc.	November, 2007	March, 2014	Registered Representative

Item 3 Disciplinary Information

Leon G. James, Jr does not have any disciplinary information to disclose.

A full report that reflects the professional background, business practices and conduct of our advisory agents is available through the Financial Industry Regulatory Authority's (FINRA) BrokerCheck system link at www.finra.org/brokercheck or you may request disclosable information under BrokerCheck by calling (800) 289-9999, a toll-free hotline operated by FINRA.

You may also access a full report of our advisory agents through the IAPD link at www.adviserinfo.sec.gov. Should you have any technical difficulties with this link you can call 240-386-4848 for further assistance.

The information that appears on these websites is collected from individual investment adviser representatives, investment adviser firm(s) and/or securities regulator(s) as part of the securities industry's registration and licensing process.

Item 4 Other Business Activities

Leon G. James, Jr does not have any other business activities to report that is not already disclosed in this brochure.

Item 5 Additional Compensation

Leon G. James, Jr. does not receive any economic benefits for providing advisory services for someone who is not a client of Optivest, Inc. that has not already been disclosed in this Brochure.

Item 6 Supervision

All new accounts undergo careful analysis and review as to the appropriateness of assets held and asset allocation and compared to the investment objectives stated by you. After an account has been approved for a specific investment program, the Investment Committee will monitor the trading activities in the account to ensure that the securities purchased or sold are consistent with your investment objectives.

The Investment Committee will review the activity in each account at least quarterly to determine if the account has been managed in a manner consistent with your investment objectives and shall discuss any questionable activities in any account with you. The Investment Committee will also look for any evidence of excessive trading or conflicts of interest between the portfolio manager and you.

Our Firm has established written policies and procedures that it will utilize to supervise. In addition, a Code of Ethics has been adopted, which we have agreed to follow and comply with.

The confidence and trust placed in our Firm and its employees is something we value and endeavor to protect.

Item 7 Requirements for State Registered Advisers

concerns.

Not applicable; we are an SEC registered investment adviser.

Part 2B of Form ADV: Brochure Supplement

Item 1 Cover Page



OPTIVEST

24901 DANA POINT HARBOR DRIVE
SUITE 200
DANA POINT, CA 92629
949-363-8686
IARD#137070

Bart A. Zandbergen
24901 Dana Point Harbor Drive, Suite 200
Dana Point, CA 92629
(949) 363-8686
CRD# 2290066

This brochure supplement provides information about Bart A. Zandbergen that supplements the Optivest, Inc. brochure. You should have received a copy of that brochure. Please contact Leslie Calhoun, CIO & CCO, if you did not receive Optivest, Inc.'s brochure or if you have any questions about the contents of this supplement.

Additional information about Bart A. Zandbergen is available on the SEC's website at www.adviserinfo.sec.gov.

Dated: March 28, 2018

Item 2 Educational Background and Business Experience

Education History:

Bart A. Zandbergen, born 1960, graduated from California State University, Fullerton with a Bachelor of Arts ("B.A.") degree in Business Administration in 1984.

Professional Licenses:

➤ Bart A. Zandbergen has a Certified Financial Planner ("CFP") professional designation. The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (with flame design) marks (collectively, the "CFP® marks") are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board").

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 62,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education - Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board's studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor's Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board's financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- Examination - Pass the comprehensive CFP® Certification Examination. The examination, administered in 10 hours over a two-day period, includes case studies and client scenarios designed to test one's ability to correctly diagnose financial planning issues and apply one's knowledge of financial planning to real world circumstances;
- Experience - Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics - Agree to be bound by CFP Board's *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals. Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:
- Continuing Education - Complete 30 hours of continuing education hours every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of Professional Conduct*, to maintain competence and keep up with developments in the financial planning field; and
- Ethics - Renew an agreement to be bound by the *Standards of Professional Conduct*. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board's enforcement process, which could result in suspension or permanent

revocation of their CFP® certification.

➤ Bart A. Zandbergen has a Certified Divorce Financial Analyst, (“CDFA”) professional designation. The CDFA designation is issued by the Institute for Divorce Financial Analysts. In order to be considered for this designation, a professional must have at least two years experience in the financial or legal industry. To obtain this designation, a professional must complete a series of four examinations based upon material learned from four self-study courses. Coursework outlines several key areas important in divorce proceedings; including the treatment of property during divorce, alimony and child support, and tax implications of property division. The entire program generally takes at least 4 months to complete.

➤ Bart A. Zandbergen has a Department of Insurance license. This license allows him to sell health, disability and traditional life insurance products. Insurance licenses are issued by all states. Each insurance department establishes the required qualifications for this license.

General Requirements:

- An individual applying for a California Department of Insurance license must be at least 18 years of age
- Applicants are required to have a minimum of 20 hours of approved prelicensing study
- Applicants are required to have 12 hours of approved prelicensing study on code and ethics
- Applicants are required to complete approved courses or programs of instruction or attend seminars equivalent to 24 hours of instruction during each two-year license period, including at least 3 hours of ethics training, before their license may be renewed.

Business Background:

EMPLOYER	START DATE	END DATE	POSITION
Optivest, Inc.	November, 2016	Current	RIA Representative, Investment Committee Member
Gramercy Securities, Inc.	November, 2016	Current	Registered Representative
Bart A. Zandbergen Inc. Insurance Services	October, 2016	Current	Insurance Agent/owner
Bart A. Zandbergen, CFP®, Inc.	December, 2004	Current	President
FMN Capital Corporation	June, 1995	November, 2016	RIA Representative
Financial Management Network, Inc.	January, 1991	November, 2016	RIA Representative

Item 3 Disciplinary Information

Bart A. Zandbergen does have any disciplinary information to disclose.

A full report that reflects the professional background, business practices and conduct of our advisory agents is available through the Financial Industry Regulatory Authority’s (FINRA) BrokerCheck system link at www.finra.org/brokercheck or you may request disclosable information under BrokerCheck by calling (800) 289-9999, a toll-free hotline operated by

FINRA.

You may also access a full report of our advisory agents through the IAPD link at www.adviserinfo.sec.gov. Should you have any technical difficulties with this link, you can call 240-386- 4848 for further assistance.

The information that appears on these websites is collected from individual investment adviser representatives, investment adviser firm(s), and/or securities regulator(s) as part of the securities industry's registration and licensing process.

Item 4 Other Business Activities

Bart A. Zandbergen is a registered representative of Gramercy Securities, Inc. (Member FINRA/SIPC). In this capacity, he may sell securities through Gramercy Securities, Inc. and receive normal and customary commissions as a result of such purchases and sales. This presents a conflict of interest to the extent that he recommends that you invest in a security which results in a commission being paid to him.

Bart A. Zandbergen is licensed to sell Life and Health insurance and owns Bart A. Zandbergen, Inc., Insurance Services.

Bart A. Zandbergen is a certified divorce financial analyst specializing in the financial issues surrounding divorce.

Bart A. Zandbergen performs intermittent modeling work and contributes to several magazines all of which is unpaid and unrelated to the securities industry.

These activities do not involve a substantial amount of time or pay.

Item 5 Additional Compensation

Bart A. Zandbergen does not receive any economic benefits for providing advisory services for someone who is not a client of Optivest, Inc. that has not already been disclosed in this Brochure.

Item 6 Supervision

All new accounts undergo careful analysis and review as to the appropriateness of assets held and asset allocation and compared to the investment objectives stated by you. After an account has been approved for a specific investment program, the Investment Committee will monitor the trading activities in the account to ensure that the securities purchased or sold are consistent with your investment objectives.

The Investment Committee will review the activity in each account at least quarterly to determine if the account has been managed in a manner consistent with your investment objectives and shall discuss any questionable activities in any account with you. The Investment Committee will also look for any evidence of excessive trading or conflicts of interest between the portfolio manager and you.

Our Firm has established written policies and procedures that it will utilize to supervise. In addition, a Code of Ethics has been adopted, which we have agreed to follow and comply with.

The confidence and trust placed in our Firm and its employees is something we value and endeavor to protect.

The Supervisor for Bart A. Zandbergen is Leslie Calhoun, CIO and Chief Compliance Officer of Optivest, Inc. Leslie Calhoun can be reached at 949-363-8686 should you have any additional

questions or concerns.

Item 7 Requirements for State Registered Advisers

Not applicable; we are an SEC registered investment adviser.

Part 2B of Form ADV: Brochure Supplement

Item 1 Cover Page



OPTIVEST

24901 DANA POINT HARBOR DRIVE
SUITE 200
DANA POINT, CA 92629
949-363-8686
IARD#137070

Letitia S. Berbaum
24901 Dana Point Harbor Drive, Suite 200
Dana Point, CA 92629
(949) 363-8686
CRD# 5937599

This brochure supplement provides information about Letitia S. Berbaum that supplements the Optivest, Inc. brochure. You should have received a copy of that brochure. Please contact Leslie Calhoun, CIO and CCO, if you did not receive Optivest, Inc.'s brochure or if you have any questions about the contents of this supplement.

Additional information about Letitia S. Berbaum is available on the SEC's website at www.adviserinfo.sec.gov.

Dated: March 28, 2018

Item 2 Educational Background and Business Experience

Education History:

Letitia S. Berbaum, born 1982, graduated from California State University, Fullerton with a Bachelor of Arts (“B.A”) degree in Business Administration.

Professional Licenses:

➤ Letitia S. Berbaum is an Accredited Investment Fiduciary® (“AIF®”). A “fiduciary” is someone who is managing the assets of another person and stands in a special relationship of trust, confidence, and/or legal responsibility. A fiduciary is required by law to always act in the best interests of his/her client, beneficiary, or retirement plan participant. Yet many fiduciaries are not aware of their duties and responsibilities, let alone educated on how to fulfill those duties to the standard of care required by law. The AIF professional designation is the first and only designation that demonstrates knowledge and competency in the area of fiduciary responsibility and communicates a commitment to standards of investment fiduciary excellence.

AIF training equips investment fiduciaries and professionals to easily and effectively implement a prudent investment process—a fundamental concept that is vital for every fiduciary to master in order to successfully fulfill their legal responsibilities and demonstrate commitment to acting in the best interests of those they serve. The AIF Program is advanced level training designed to provide a unique comprehensive overview of the following areas:

- Prudent Practices for Investment Fiduciaries
- Step-by-step system for standardizing the investment process
- Asset allocation
- Preparation of investment policy statements
- Manager search and due diligence
- Performance measurement and other related subjects

Business Background:

EMPLOYER	START DATE	END DATE	POSITION
Optivest, Inc.	January, 2018	Current	RIA Representative
Gramercy Securities, Inc.	January, 2018	Current	Registered Representative
LPL Financial, LLC	June, 2011	November, 2017	Registered Representative
Wells Fargo Bank	September, 2010	June, 2011	Personal Banker
Costco Wholesale	July, 2000	September, 2010	Business Marketing

Item 3 Disciplinary Information

Letitia S. Berbaum does not have any disciplinary information to disclose.

A full report that reflects the professional background, business practices and conduct of our advisory agents is available through the Financial Industry Regulatory Authority’s (FINRA) BrokerCheck system link at www.finra.org/brokercheck or you may request disclosable information under BrokerCheck by calling (800) 289-9999, a toll-free hotline operated by FINRA.

You may also access a full report of our advisory agents through the IAPD link at www.adviserinfo.sec.gov. Should you have any technical difficulties with this link, you can call 240-386- 4848 for further assistance.

Item 4 Other Business Activities

the securities industry's registration and licensing process.

Letitia S. Berbaum is a registered representative of Gramercy Securities, Inc. (Member FINRA/SIPC). In this capacity, she may sell securities through Gramercy Securities, Inc. and receive normal and customary commissions as a result of such purchases and sales. This presents a conflict of interest to the extent that he recommends that you invest in a security which results in a commission being paid to him.

Letitia S. Berbaum currently serves on the Council of the Orange County United Way Emerging Leaders and is a member of the Orange County United Way Women's Leadership Council.

Letitia S. Berbaum is licensed to sell Life & Health and Long Term Care insurance.

Letitia S. Berbaum is the acting trustee of the Betty C Smallwood Trust.

Letitia S. Berbaum owns two investment related rental properties.

These activities do not involve a substantial amount of time or pay.

Item 5 Additional Compensation

Letitia S. Berbaum does not receive any economic benefits for providing advisory services for someone who is not a client of Optivest, Inc. that has not already been disclosed in this Brochure.

Item 6 Supervision

Item 7 Requirements for State Registered Advisers

Not applicable; we are an SEC registered investment adviser.

Part 2B of Form ADV: Brochure Supplement

Item 1 Cover Page



OPTIVEST

24901 DANA POINT HARBOR DRIVE
SUITE 200
DANA POINT, CA 92629
949-363-8686
IARD#137070

Matthew M. McManus
24901 Dana Point Harbor Drive, Suite 200
Dana Point, CA 92629
(949) 363-8686
CRD# 5092477

This brochure supplement provides information about Matthew M. McManus that supplements the Optivest, Inc. brochure. You should have received a copy of that brochure. Please contact Leslie Calhoun, CIO & CCO, if you did not receive Optivest, Inc.'s brochure or if you have any questions about the contents of this supplement.

Additional information about Matthew M. McManus is available on the SEC's website at www.adviserinfo.sec.gov.

Dated: [January 9, 2019](#)~~December 5, 2018~~

Item 2 Educational Background and Business Experience

Education History:

Matthew M. McManus, born 1983, graduated from Chapman University, Orange, CA with a Bachelor of Arts ("B.A.") degree in Psychology in 2005 and a Masters Degree in Psychology from Pepperdine University in 2010.

Professional Licenses:

➤ Matthew M. McManus has a Certified Financial Planner ("CFP") professional designation. The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (with flame design) marks (collectively, the "CFP® marks") are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board").

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 62,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education - Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board's studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor's Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board's financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- Examination - Pass the comprehensive CFP® Certification Examination. The examination, administered in 10 hours over a two-day period, includes case studies and client scenarios designed to test one's ability to correctly diagnose financial planning issues and apply one's knowledge of financial planning to real world circumstances;
- Experience - Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics - Agree to be bound by CFP Board's *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals. Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:
 - Continuing Education - Complete 30 hours of continuing education hours every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of Professional Conduct*, to maintain competence and keep up with developments in the financial planning field; and
 - Ethics - Renew an agreement to be bound by the *Standards of Professional Conduct*. The Standards prominently require that CFP® professionals provide financial planning

services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

➤ Matthew M. McManus has a CA Department of Insurance license. This license allows him to sell health, disability and traditional life insurance products. Insurance licenses are issued by all states. Each insurance department establishes the required qualifications for this license.

General Requirements:

- An individual applying for a California Department of Insurance license must be at least 18 years of age
- Applicants are required to have a minimum of 20 hours of approved prelicensing study
- Applicants are required to have 12 hours of approved prelicensing study on code and ethics
- Applicants are required to complete approved courses or programs of instruction or attend seminars equivalent to 24 hours of instruction during each two-year license period, including at least 3 hours of ethics training, before their license may be renewed.

Business Background:

EMPLOYER	START DATE	END DATE	POSITION
Optivest, Inc.	December, 2018	Current	RIA Representative, Investment
Gramercy Securities, Inc.	January, 2019	Current	Registered Representative
MML Investors Services	March, 2017	December, 2018	Registered Representative, Financial Planning Director
Metlife Securities, Inc.	August, 2012	March, 2017	Financial Planning Director

Item 3 Disciplinary Information

Matthew M. McManus does have any disciplinary information to disclose.

A full report that reflects the professional background, business practices and conduct of our advisory agents is available through the Financial Industry Regulatory Authority's (FINRA) BrokerCheck system link at www.finra.org/brokercheck or you may request disclosable information under BrokerCheck by calling (800) 289-9999, a toll-free hotline operated by FINRA.

You may also access a full report of our advisory agents through the IAPD link at www.adviserinfo.sec.gov. Should you have any technical difficulties with this link, you can call 240-386- 4848 for further assistance.

The information that appears on these websites is collected from individual investment adviser representatives, investment adviser firm(s), and/or securities regulator(s) as part of the securities industry's registration and licensing process.

Item 4 Other Business Activities

Matthew M. McManus is licensed to sell Life and Health insurance.

Matthew M. McManus is the sole owner of Rental Real Estate, a company that rents a single family residence in Mission Viejo, CA.

These activities do not involve a substantial amount of time or pay.

Matthew M. McManus is a registered representative of Gramercy Securities, Inc. (Member FINRA/SIPC). In this capacity, he may sell securities through Gramercy Securities, Inc. and receive normal and customary commissions as a result of such purchases and sales. This presents a conflict of interest to the extent that he recommends that you invest in a security which results in a commission being paid to him.

Item 5 Additional Compensation

Matthew M. McManus does not receive any economic benefits for providing advisory services for someone who is not a client of Optivest, Inc. that has not already been disclosed in this Brochure.

Item 6 Supervision

All new accounts undergo careful analysis and review as to the appropriateness of assets held and asset allocation and compared to the investment objectives stated by you. After an account has been approved for a specific investment program, the Investment Committee will monitor the trading activities in the account to ensure that the securities purchased or sold are consistent with your investment objectives.

The Investment Committee will review the activity in each account at least quarterly to determine if the account has been managed in a manner consistent with your investment objectives and shall discuss any questionable activities in any account with you. The Investment Committee will also look for any evidence of excessive trading or conflicts of interest between the portfolio manager and you.

Our Firm has established written policies and procedures that it will utilize to supervise. In addition, a Code of Ethics has been adopted, which we have agreed to follow and comply with.

The confidence and trust placed in our Firm and its employees is something we value and endeavor to protect.

The Supervisor for Matthew M. McManus is Leslie Calhoun, CIO and Chief Compliance Officer of Optivest, Inc. Leslie Calhoun can be reached at 949-363-8686 should you have any additional questions or concerns.

Item 7 Requirements for State Registered Advisers

Not applicable; we are an SEC registered investment adviser.