

PART 2A OF FORM ADV: FIRM BROCHURE



OPOC.US REGISTERED INVESTMENT ADVISORS, LLC

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This brochure provides information about the qualifications and business practices of OPOC.us Registered Investment Advisors, LLC ("OPOC RIA" or "Adviser"). If you have any questions about the contents of this brochure, please contact us at 614-431-4331 or jcrow@opoc.us. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority.

Additional information about OPOC RIA also is available on the SEC's website at www.adviserinfo.sec.gov.

OPOC RIA is seeking registration as an investment adviser with the SEC under the U.S. Investment Advisers Act of 1940, as amended (the "Advisers Act"). SEC registration does not imply a certain level of skill or training.

ITEM 2 – MATERIAL CHANGES

Item 2	This is the initial filing of this document, so this item is not applicable.
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ITEM 4 – ADVISORY BUSINESS

Item 4	<p>OPOC RIA specializes in the following types of services: marketing pension plans and participant education.</p> <p>OPOC RIA is a limited liability company formed in the State of Ohio. The firm is seeking registration with the SEC under Rule 203A-2(b) of the Investment Advisers Act of 1940.</p> <p>OPOC RIA is 100% owned by OPOC.us Retirement Services, LLC.</p> <p>OPOC RIA markets pension plan consulting services offered by a non-affiliated investment adviser and/or broker-dealer (the “Primary Provider”) across multiple states. In this role, the Adviser introduces plan sponsors and participants to the consulting services provided by the Primary Provider and supports the relationship as appropriate.</p> <p>The pension plan consulting services offered through the Primary Provider may include, but are not limited to:</p> <ul style="list-style-type: none"> • Evaluation and recommendation of investment options;\n- Assistance with plan design and investment policy statement development; • Monitoring of plan investments and service provider performance; • Participant education and guidance on plan options; • Support with compliance and regulatory obligations under the Employee Retirement Income Security Act of 1974 (“ERISA”). <p>The Adviser does not provide these consulting services directly, nor does it exercise discretionary authority or control over plan assets. All consulting services are delivered by the Primary Provider, which assumes full responsibility for service implementation and fiduciary obligations.</p> <p>The Adviser’s role is limited to marketing and facilitating access to the Primary Provider’s services across its operational states. This relationship does not result in additional fees for the client beyond those disclosed by the Primary Provider. Clients are encouraged to carefully review the Primary Provider’s disclosures for complete information regarding services, associated fees, and any potential conflicts of interest.</p> <p>By marketing these services in multiple states, the Adviser ensures that plan sponsors nationwide gain access to specialized pension plan consulting expertise while maintaining clarity regarding each party’s responsibilities. For questions about the services offered or the roles of the Adviser and the Primary Provider, clients are encouraged to contact either party directly.</p> <p>Participation in Wrap Fee Programs We do not offer a wrap fee program.</p>
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ITEM 5 – FEES AND COMPENSATION

Item 5	<p>OPOC RIA receives compensation from the Primary Provider for marketing pension plan consulting services offered by the Primary Provider. These fees are paid by the Primary Provider directly to OPOC RIA.</p> <p>The fees received by the Adviser are based on the marketing services provided and may vary depending on factors such as the scope of services marketed and the agreements between the Adviser and the Primary Provider. This arrangement does not increase the fees paid by clients for the pension plan consulting services rendered by the Primary Provider.</p> <p>The Adviser does not provide the pension plan consulting services directly and does not have any discretionary authority over plan assets. The Adviser's role is limited to introducing plan sponsors to the Primary Provider and supporting the relationship as appropriate. Clients are encouraged to review the Primary Provider's disclosures, which detail all fees and compensation associated with their services.</p> <p>The Adviser acknowledges that this compensation arrangement may create a conflict of interest, as the Adviser has an incentive to market the Primary Provider's services. To mitigate this conflict, the Adviser ensures full transparency regarding the relationship with the Primary Provider and makes recommendations solely in the client's best interest. Clients are encouraged to contact the Adviser or the Primary Provider with any questions about the fees or the nature of this arrangement.</p>
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**ITEM 6 - PERFORMANCE-BASED FEES AND SIDE-BY-SIDE
MANAGEMENT**

Item 6	OPOC RIA does not charge performance-based-fees.
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ITEM 7 – TYPES OF CLIENTS

Item 7	<p>OPOC RIA does not have any clients, as it solely provides marketing services on behalf of the Primary Provider.</p> <p>The Adviser's role is limited to introducing plan sponsors to the pension plan consulting services offered by the Primary Provider and supporting the relationship as appropriate. All client-facing advisory services are delivered by the Primary Provider, and the Adviser does not maintain any direct contractual or advisory relationships with plan sponsors or participants.</p> <p>For further details about the services provided, clients should refer to the Primary Provider's disclosures. Any questions regarding this arrangement can be directed to the Adviser or the Primary Provider.</p>
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ITEM 8 – METHODS OF ANALYSIS, INVESTMENT STRATEGIES, AND RISK OF LOSS

Item 8	<p>The Adviser does not perform any methods of analysis, develop investment strategies, or assess risks associated with investments. The Adviser's role is limited to marketing the pension plan consulting services offered by the Primary Provider.</p> <p>All methods of analysis, investment strategies, and assessments of risk of loss are conducted solely by the Primary Provider. The Adviser does not provide any direct investment advisory services, make recommendations regarding specific investments, or exercise discretion over client assets.</p> <p>Investing in securities involves a risk of loss that clients should be prepared to bear.</p> <p><i>Exchange Traded Funds (ETF)</i> - ETFs are securities that track an index, a commodity, or a basket of assets like an index fund, but that trade like a stock on an exchange. ETFs can be actively managed as well. ETFs experience price changes throughout the day as they are bought and sold.</p> <p><i>Money Market Risk</i> - An investment in a money market fund is not a bank deposit and is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. Although a money market fund seeks to preserve the value of your investment at \$1.00 per share, it is possible to lose money by investing in a money market fund.</p> <p><i>Mutual Funds</i> - Investing in mutual funds carries the risk of capital loss, and thus you may lose money investing in mutual funds. All mutual funds have costs that lower investment returns.</p> <p><i>Credit Risk</i> - The return on fixed income investments (e.g., bonds and preferred stock) is dependent on the issuer of the security meeting its commitment to making agreed upon payments. Credit risk is the risk that the issuer does not meet that obligation.</p> <p><i>Inflation Risk</i>: Inflation risk involves the concern that in the future, your investment or proceeds from your investment will not be worth what they are today. Over time, the prices of resources and end-user products generally increase and thus, the same general goods and products today will likely be more expensive in the future. The longer an investment is held, the greater the chance that the proceeds from that investment will be worth less in the future than what they are today. Said another way, a dollar tomorrow will likely get you less than what it can today.</p> <p><i>Interest Rate</i> - Fluctuations in interest rates will cause investment prices to fluctuate. For example, when interest rates rise, yields on existing bonds become less attractive, causing their market values to decline.</p> <p><i>Economic Risk</i> - The prevailing economic environment is important to the health of all businesses. Some companies, however, are more sensitive to changes in the</p>
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domestic or global economy than others. These types of companies are often referred to as cyclical businesses. Countries in which a large portion of businesses are in cyclical industries are thus also very economically sensitive and carry a higher amount of economic risk. If an investment is issued by a party located in a country that experiences wide swings from an economic standpoint or in situations where certain elements of an investment instrument are hinged on dealings in such countries, the investment instrument will generally be subject to a higher level of economic risk.

Legal/Regulatory Risk - Certain investments or the issuers of investments may be affected by changes in state or federal laws or in the prevailing regulatory framework under which the investment instrument or its issuer is regulated. Changes in the regulatory environment or tax laws can affect the performance of certain investments or issuers of those investments and thus can have a negative impact on the overall performance of such investments.

Market Risk - The value of your portfolio may decrease if the value of an individual company or multiple companies in the portfolio decreases or if our belief about a company's intrinsic worth is incorrect. Further, regardless of how well individual companies perform, the value of your portfolio could also decrease if there are deteriorating economic or market conditions. It is important to understand that the value of your investment may fall, sometimes sharply, in response to changes in the market, and you could lose money. Investment risks include price risk as may be observed by a drop in a security's price due to company specific events (e.g. earnings disappointment or downgrade in the rating of a bond) or general market risk (e.g. such as a "bear" market when stock values fall in general). For fixed-income securities, a period of rising interest rates could erode the value of a bond since bond values generally fall as bond yields go up. Past performance is not a guarantee of future returns.

ITEM 9 – DISCIPLINARY INFORMATION

Item 9	Our firm and our management personnel have no reportable disciplinary events to disclose.
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ITEM 10 – OTHER FINANCIAL INDUSTRY ACTIVITIES AND AFFILIATIONS

Item 10	<p>Certain persons related to OPOC RIA are dually registered representatives of a non-affiliated broker-dealer and are also registered as investment adviser representatives with a non-affiliated investment adviser. The non-affiliated broker-dealer and registered investment adviser offers pension plan consulting services, including investment advisory and brokerage services, to pension plans and their participants, among other services.</p> <p>In connection with these activities, these related persons may receive compensation in the form of both advisory fees and commissions. The receipt of commissions from brokerage transactions creates a potential conflict of interest, as it provides an incentive to recommend products or services that result in additional compensation. However, OPOC RIA has implemented policies and procedures designed to mitigate such conflicts, including the requirement that all recommendations be made in the best interest of the client, consistent with fiduciary duties and applicable regulations.</p> <p>OPOC RIA receives a portion of the advisory fees related to the services provided by these related persons through their affiliation with the non-affiliated broker-dealer and investment adviser.</p> <p>We encourage clients to ask questions about these arrangements to ensure they fully understand any potential conflicts of interest and how they are addressed. Additional information regarding the non-affiliated entities and the compensation structure is available upon request or by reviewing the Form ADV of the non-affiliated investment adviser.</p>
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ITEM 11 – CODE OF ETHICS, PARTICIPATION OR INTEREST IN CLIENT TRANSACTIONS, AND PERSONAL TRADING

Item 11	<p>Code of Ethics and Personal Securities Trading Policy</p> <p>OPOC RIA does not have any clients, as it solely provides marketing services on behalf of the Primary Provider. As such, the Adviser does not engage in client transactions or personal trading related to client accounts.</p> <p>The Adviser maintains a Code of Ethics that reflects its commitment to conducting business with integrity and in compliance with all applicable laws and regulations. While the Adviser does not have direct client relationships, it requires that its personnel avoid any activities that could create conflicts of interest or compromise the Adviser's integrity in its marketing role.</p> <p>Because the Adviser does not manage client accounts or participate in client transactions, it does not buy or sell securities for clients or on behalf of its personnel. Any questions regarding the Adviser's Code of Ethics or its role in marketing services can be directed to the Adviser.</p> <p>A copy of OPOC RIA's Code of Ethics is available upon request. Please contact our Compliance Department at the address or phone number listed on the cover page of this brochure.</p>
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ITEM 12 – BROKERAGE PRACTICES

Item 12	<p>The Adviser does not execute or participate in brokerage transactions. The Adviser's role is limited to marketing the services of the Primary Provider to retirement and pension plan sponsors. As such, the Adviser does not engage in trading activities or maintain direct relationships with brokerage firms.</p> <p>While the Adviser itself does not engage in brokerage practices, as disclosed in Item 10, certain related persons of the Adviser may be affiliated with the Primary Provider or other non-affiliated broker-dealers and investment advisers. These related persons may engage in securities transactions or other brokerage activities in their roles with these entities. Such activities are separate from the Adviser's marketing role and may present potential conflicts of interest, such as the receipt of commissions or other compensation from brokerage transactions.</p> <p>The Adviser has implemented policies and procedures to mitigate potential conflicts of interest and ensure that its marketing activities remain impartial and focused on the best interests of the plans and sponsors it serves. The Adviser does not receive any portion of the compensation generated by related persons through their brokerage activities.</p> <p>Plan sponsors and other interested parties are encouraged to review the disclosures provided by the Primary Provider and any affiliated broker-dealer or investment adviser for more information on their brokerage practices, compensation structures, and any potential conflicts of interest.</p>
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ITEM 13 – REVIEW OF ACCOUNTS

Item 13	<p>The Adviser does not perform reviews of client accounts, as the Adviser's role is limited to marketing the services of the Primary Provider. The Adviser does not have direct advisory relationships with clients and does not manage, monitor, or review accounts or investments.</p> <p>The Primary Provider is responsible for reviewing client accounts and ensuring the services delivered align with the needs and objectives of the retirement and pension plan sponsors they serve. Clients are encouraged to refer to the disclosures provided by the Primary Provider for information about the frequency and scope of account reviews conducted as part of their services.</p> <p>For questions regarding account reviews or the scope of services offered, clients should contact the Primary Provider directly.</p>
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ITEM 14 – CLIENT REFERRALS AND OTHER COMPENSATION

Item 14	<p>It is OPOC RIA's policy not to engage promoters or to pay related or nonrelated persons for referring potential clients to our firm.</p> <p>The Adviser does not directly receive economic benefits from non-clients for providing investment advisory services. However, as disclosed in Item 10, certain related persons of the Adviser are affiliated with a non-affiliated broker-dealer and investment adviser. These affiliations may result in compensation for those related persons in the form of commissions or advisory fees when they recommend or provide services through the non-affiliated entities.</p> <p>The Adviser does not participate in or receive any portion of the brokerage commissions. Nonetheless, these arrangements may present potential conflicts of interest, as the related persons may have an incentive to recommend the services of the non-affiliated broker-dealer and investment adviser due to the economic benefits they receive.</p>
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ITEM 15 – CUSTODY

Item 15	<p>OPOC RIA does not have custody of client funds or securities. The Adviser's role is solely to market the services of the Primary Provider and does not involve the management or handling of client assets.</p> <p>Custody of client funds and securities, if applicable, is maintained by qualified custodians selected by the Primary Provider. Clients are encouraged to review the Primary Provider's disclosures for detailed information regarding their custody practices.</p> <p>Any questions about custody arrangements or related matters should be directed to the Primary Provider.</p>
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ITEM 16 – INVESTMENT DISCRETION

Item 16	The Adviser does not provide investment services on a discretionary basis.
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ITEM 17 – VOTING CLIENT SECURITIES

Item 17	<p>OPOC RIA does not have authority to vote client securities, as the Adviser's role is limited to marketing the services of the Primary Provider. The Adviser does not manage client accounts or exercise discretion over client assets, including proxy voting.</p> <p>Responsibility for voting client securities, if applicable, rests solely with the Primary Provider or the client, as outlined in their agreements. Clients are encouraged to refer to the Primary Provider's disclosures for information regarding their proxy voting policies and procedures.</p> <p>Any questions related to the voting of client securities should be directed to the Primary Provider.</p>
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ITEM 18 – FINANCIAL INFORMATION

Item 18	<p>OPOC RIA is not required to provide financial information in this Brochure because:</p> <ul style="list-style-type: none">• We do not require the prepayment of more than \$1,200 in fees and six or more months in advance.• We do not take custody of client funds or securities.• We do not have a financial condition or commitment that impairs our ability to meet contractual and fiduciary obligations to clients. <p>We have never been the subject of a bankruptcy proceeding.</p>
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