

### Introduction

Our firm, Optimize Financial Inc., is an investment adviser registered with the Securities and Exchange Commission. We feel that it is important for you to understand how advisory and brokerage services and fees differ in order to determine which type of account is right for you. There are free and simple tools available to research firms and financial professionals at [www.investor.gov/CRS](http://www.investor.gov/CRS), which also provides educational materials about investment advisers, broker-dealers, and investing.

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

We are a Registered Investment Adviser (RIA) that offers family office like advisory services under our *Wealth Planning Framework* (“WPF”) with two distinct tier-level packages: *Standard & Premium*. OFI acts as our clients’ liaison for implementation of OFI’s WPF and its Core Strategies that address each of OFI’s Wealth Planning Essentials (WPEs, see graphic on next page). The WPEs include the following: Cash Flow & Credit Management, Insurance Planning, Comprehensive Investment Planning, Federal & Employee Benefits, Estate Planning, Real Estate Planning & Lending, Business Planning, Tax Planning, Education Planning, Generosity & Charitable Giving, and Family Financial Literacy. We’ll offer you advice on a regular basis and contact you at least annually to discuss your Financial Plan and any changes to your financial circumstances.

We manage accounts on a discretionary basis. After you sign an agreement with our firm, we’re allowed to buy and sell investments in your account without asking you in advance. Any limitations will be described in your signed advisory agreement. In rare cases our firm will manage assets on a non-discretionary basis. If you select non-discretion, you make the ultimate decision regarding the purchase or sale of investments. Any limitations will be described in the signed advisory agreement. We will have discretion or non-discretion until the advisory agreement is terminated by you or our firm.

We do not restrict our advice to limited types of products or investments. We provide our Wealth Planning Framework Advisory Services which include goals-based financial planning for individuals and households. For more information regarding our tiered pricing and packages for our Wealth Planning Framework Advisory Services please see Item 4 & 5 of our firm brochure which is available online at <https://adviserinfo.sec.gov/>.

Additionally, we offer standalone Financial Planning as a separate service.

### Questions to Ask Us:

- Given my financial situation, which of OFI’s service offerings should I choose and why?
- How will you choose investments to recommend to me?
- What is your relevant experience, including your licenses, education, and other qualifications? What do those qualifications mean?

### What fees will I pay?

You will be charged an ongoing annual fee applied monthly based on the value of the assets in your account. Clients whose Assets Under Management (AUM) are under \$2MM qualify for Standard service level at 2% per annum. Clients whose AUM are \$2MM to \$19.99MM qualify for Premium service level at a fee of 2% per annum and their heirs will be given Standard service level. Clients whose assets exceed \$20MM but are less than \$49.99MM will qualify for Premium service level and will be charged a fee of 2% per annum and their heirs will be given Premium service level. Clients whose AUM exceed \$50MM qualify for our Premium service level and will be charged a fee of 1.5% per annum and their heirs will receive Premium service level. The more assets you have in your advisory account, the more you will pay us. We therefore have an incentive to increase the assets in your advisory account in order to increase our fees.

Our firm’s fees will be automatically deducted from your advisory account, which will reduce the value of your advisory account. The custodian that holds your assets might charge you a transaction fee when we buy or sell an investment for you. Certain custodians do not charge transaction fees on certain products like US listed equities, ETFs and certain mutual funds. The custodian’s transaction fees are in addition to our firm’s fees for our services.

You may also pay charges imposed by the custodian holding your accounts for certain investments and maintaining your account. Some investments, such as mutual funds, index funds, exchange traded funds, and variable annuities, charge additional fees that will reduce the value of your investments over time. In addition, you may have to pay fees such as “surrender charges” to sell certain illiquid securities.

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.

*Additional information about our fees is in Item 5 of our Firm Brochure which is available online at <https://adviserinfo.sec.gov/>.*

**Questions to Ask Us:**

- Help me understand how these fees and costs may 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 advisor? How else does your firm make money and what conflicts of interest do you have?**

*When we act as your investment advisor, 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:*

Charles Schwab & Co., Inc. makes available certain products and services that are intended to help manage and further develop our business enterprise including but not limited to: educational conferences, technology, publications and certain employee benefits providers. This creates a conflict of interest that incentivizes our firm to recommend Charles Schwab & Co., Inc. as the custodian of our clients’ assets.

*Additional information about our conflicts of interest is in Item 10 of our Firm Brochure which is available online at <https://adviserinfo.sec.gov/>.*

**Questions to Ask Us:**

- How might your conflicts of interest affect me, and how will you address them?

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

Our firm is compensated based on the revenue our firm earns from our advisory services or recommendations, the amount of client assets we service, and the time and complexity required to meet a client’s needs. Individual advisors of the firm receive a salary as their compensation.

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

No, neither our firm or our financial professionals have a legal/disciplinary history to disclose. Visit [Investor.gov/CRS](https://www.investor.gov/CRS) for a free and simple search tool to research our firm and our financial professionals.

**Questions to Ask Us:**

- 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 [www.adviserinfo.sec.gov](https://www.adviserinfo.sec.gov) by searching CRD #315963. You may also contact our firm at 949-471-0000 to request a copy of this relationship summary and other up-to-date information.

**Questions to Ask Us:**

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