

Form ADV, Part 3: Client Relationship Summary (CRS)

December 21, 2023

Off-Zero Financial (OZF) is an investment adviser registered with the US Securities and Exchange Commission. Our investment advisory services and fees can differ from those of a broker-dealer, and it is important for you to understand those differences. You can conduct research on firms and financial professionals at www.investor.gov/CRS, which provides free and simple tools and educational materials for you. *Some of the services and descriptions below may not apply to all clients.*

What investment services and advice can you provide me?

We offer investment advisory and financial planning services to investors, namely portfolio allocation advice tailored to your investment goals. We deliver these services exclusively through our interactive website, MyFi.Coach.

As a client, we will work with you to understand your personal financial situation and help you determine your investment goals. Next, we will provide portfolio recommendations designed to help you achieve those goals and consistent with our capital markets outlook. We are not a discretionary investment adviser, so we do not have the authority to make investment decisions in your portfolio on your behalf. We'll monitor our advisory plan regularly and make recommendations as our capital markets views change. Should we forecast market conditions that warrant it, we may also recommend you engage in defensive strategies to minimize downside risk. We will also contact you regularly to discuss your portfolio and our capital markets views. You'll receive regular communications to help keep you informed and access to our exclusive client programs. Your portfolio will typically be invested in stocks, bonds, digital assets and/or cash. However, we may also recommend exchange-traded funds, exchange-traded notes, mutual funds, options, or other security types depending on our capital markets views or circumstances related to you or your account.

You can find more information about our business and services from our Firm Brochures (Form ADV, Part 2A), which are available at [ADV](#).

What fees will I pay?

You'll pay a fee based on the services you choose to utilize:

- Monthly subscription: \$49.99
 - Full access to the MyFi.Coach platform
- (Optional) Hourly consultation: \$50-250/hr
 - 1:1 interaction with Investment Advisor Representative
 - Rate (determined in advance) based on complexity

You will also generally pay trading commissions or fees to third party brokerage firms you use to make recommended trades for your account. Should you invest in exchange-traded funds or notes, you will pay fees—generally in the form of an expense ratio—to those issuers. Other services we may offer directly to you or through other parties—such as estate or tax planning—may charge you separate fees, which vary. 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.

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

Conversation Starters:

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.

Conversation Starter:

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

| Conflict of Interest | Description of Conflict of Interest |
|--------------------------|---|
| Personal account trading | When employees invest for their own accounts, conflicts of interest can arise between the trades we place for clients and the trades employees place in their own accounts. We have adopted a personal account trading policy reasonably designed to address this conflict. |

You can find more information about our conflicts of interest from our Firm Brochures (Form ADV, Part 2A), which are available at [ADV](#).

How do your financial professionals make money?

The financial professionals responsible for the investment decisions regarding your account (the Investment Policy Committee) and those servicing your account receive a combination of base salary and discretionary bonus compensation. Compensation (base salary and discretionary bonus) is based on the individual's contribution to the firm and firm accomplishments.

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

No, the individuals responsible for providing investment advice for your account do not have any legal or disciplinary disclosures.

Visit <https://www.investor.gov/CRS> for a free and simple search tool to research our financial professionals and us.

Conversation Starters:

- As a financial professional, do you have any disciplinary history? For what type of conduct?
- Who is my primary contact person? Is he or she a representative of an investment adviser or a broker-dealer?
- Who can I talk to if I have concerns about how this person is treating me?

Please visit our website at <https://www.offzerofinancial.com/> for more information about our services or email us at contact@offzerofinancial.com to request up-to-date information or a copy of the relationship summary.

MyFi.Coach™ is the marketing name for the interactive website used exclusively to deliver investment advice to Clients.