



Form CRS

Customer Relationship Summary: October 27, 2024

O'Connor Wealth Management, Inc. ("OWM," "our," "we," "us") is an investment adviser registered with the Securities and Exchange Commission ("SEC"). Brokerage and investment advisory services and fees differ, and that it is important for you to understand these differences. Free and simple tools are available to research firms and financial professionals at www.investor.gov/CRS which also provides educational materials about broker-dealers, investment advisers, and investing.

What investment services and advice can you provide me?

OWM offers one advisory service, Wealth Management Services ("WMS"). WMS provides comprehensive advisory services, combining investment management and financial planning.

As part of WMS, OWM will gather various types of financial information and history from you, which may include but is not limited to, one or more of the following: retirement goals, investment objectives, income expenses, investment time horizon, existing portfolio statements, tax bracket information, cost of living needs, and savings tendencies.

WMS are charged an ongoing asset-based fee based upon the value of your account(s). If you open a WMS account with us, we will meet with you to understand your current financial situation, existing resources, goals, and risk tolerance. Based on what we learn, OWM will recommend a portfolio of investments that is regularly monitored and rebalanced as needed to meet your changing needs, stated goals, and objectives. The ongoing monitoring of accounts is part of the standard services we provide to WMS clients. Fees for WMS are deducted quarterly from your account.

OWM manages all WMS accounts on a discretionary basis. You will be required to sign a WMS discretionary investment management agreement. With a discretionary investment management account, you give us the authority to make investment decisions on your behalf; we do not need your permission before each purchase or sale in your account. WMS discretionary accounts will remain in place until you or OWM decide to terminate the relationship.

We offer a full range of investment products and do not use or recommend any proprietary products.

For additional information about our advisory services, please see Item 4 of OWM's Disclosure Brochure (ADV Part 2A). You may access it directly through [this link to OWM's Disclosure Brochure](#). Alternatively, you can visit the [Investment Adviser Public Disclosure website](#) and enter our unique identification number, the CRD number 152316.

Conversation Starter – 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 those qualifications mean?

What fees will I pay?

Fees and costs affect the value of your account over time. Please ask your financial adviser to give you personalized information on the fees and costs that you will pay.

OWM charges a standard annual fee of 1.00% of the account value, which includes all assets managed via the WMS program. The specific rate may differ from the standard rate, as specified in the WMS Agreement. As a general policy, fees are negotiable for client relationships with total account values of \$3 million or more. However, OWM, at its sole discretion, may discount or waive advisory fees for accounts with less than \$3 million in assets.

OWM also applies "householding" of accounts for fee calculation purposes. This means that we combine the assets of related accounts (such as those of spouses, partners, and dependent children) towards the \$3 threshold for negotiability. This may result in lower overall fees.

Our financial professionals may recommend purchasing life insurance or annuity products through the financial planning services provided by WMS. Please note that these recommendations are made by our financial professionals as licensed insurance agents operating in their individual capacities (this is discussed further under "Conflicts of Interest").

The broker-dealer we utilize, TradePMR, Inc., may charge you transaction fees when we buy or sell an investment for you. Separately, Wells Fargo Clearing Services, LLC, which serves as the qualified custodian for your assets through our relationship with TradePMR, may charge custody fees for holding your assets. These transaction and custody fees are in addition to our advisory fees for our investment advisory services. You may also incur charges imposed by TradePMR or Wells Fargo for certain investments maintained in your account. Some investments, such as mutual funds and exchange-traded funds, charge management fees in addition to the fees that OWM charges, which will reduce the value of your investments over time.

Our incentive is to increase the value of your account over time, which will increase our fees over time. Our investment management fees will automatically be deducted quarterly from your account. 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 the fees and costs you are paying.

For additional information about our advisory services, please see Item 5 of OWM's Disclosure Brochure (ADV Part 2A). You may access it directly through this link to [OWM's Disclosure Brochure](#). Alternatively, you can visit [the Investment Adviser Public Disclosure website](#) and enter our unique identification number, the CRD number 152316.

Conversation Starter – Ask your financial professional:

Help me understand how these fees and costs will 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 a fiduciary duty 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 examples to help you understand what this means:

- Conflicts may arise when OWM selects or recommends a broker-dealer and custodian to safekeep your assets and execute your trades. By recommending a broker-dealer and custodian to you, OWM receives access to software and related services without cost because of OWM's relationship.
- Via the financial planning component of WMS, we may also recommend purchasing life insurance or annuity products through one of your financial professionals licensed as insurance agents in their individual capacities.

Our revenue is derived from the quarterly advisory fees we collect from your account. Neither OWM nor any of its employees receive compensation for the sale of securities to our clients. OWM receives no compensation from any fund manager or third party for the investments it selects for client accounts.

Conversation Starter – Ask your financial professional:

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

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How do your financial professionals make money?

OWM's principal owners are Mr. John V. O'Connor, Chief Executive Officer, and Mr. Christopher P. de Lorimier, Chief Operating Officer. Both Mr. O'Connor and Mr. de Lorimier each own more than 25% of the company. They benefit directly from the advisory services you select.

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

Yes, Please visit [Investor.gov/CRS](https://www.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?

Additional Information

You can find additional information about our firm's investment advisory services on the SEC's website at <https://adviserinfo.sec.gov> by clicking on the "FIRM" tab and then searching CRD No. 152316. If you would like additional, up-to-date information or a copy of this disclosure (Form CRS), please call (626)-386-5116.

Conversation Starter – Ask your financial professional:

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?