

Origin Investment Advisory LLC
Form CRS Customer Relationship Summary
August 8, 2024

Introduction

Origin Investment Advisory LLC (“We” or “Us”) is registered with the Securities and Exchange Commission (SEC) as an investment adviser. Brokerage and investment advisory services and fees differ, and it is important for you to understand these differences. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing.

What investment services and advice can you provide me?

We offer investment advisory services to Clients (natural persons) in the form of financial planning. Once we collect information on your financial background, we give you recommendations based on your financial situation and investment objectives. The advice we offer is “point in time” and not continuous. We provide advisory services on portfolio investments, as well as on affairs related to your current financial situation and financial goals. We also make recommendations about benefits, insurance coverages, budgeting, debt management, investment allocations, retirement planning, and compensation. However, since we provide this service on a non-discretionary basis, you ultimately decide whether to purchase or sell investments or act on any of the advice or recommendations. There are no requirements for opening an account, and there is no minimum account size requirement.

We also offer investment advisory services to retail Clients who invest in the “Origin Invest” product. For this service, we have two offerings (1) we recommend investments in one or more Model Portfolios based on your financial situation and investment objectives and, based on these recommendations, invest and trade your assets held in an account with DriveWealth LLC, our qualified Custodian, and (2) we provide information on individual stocks, including stocks that we have identified as relevant to a theme or industry (“Stock Bundles”), and you may purchase one or more individual stocks included in a Stock Bundle that you directly holds, controls, and monitors on a non-discretionary basis. The Model Portfolio services are provided on a discretionary basis, meaning that we can direct transactions in your account without further consent from you. If you choose to participate in the investment advisory services, we are solely responsible for implementing the investment strategy of the applicable Model Portfolio for your account, provided that you may notify us of restrictions to the investments purchased for your account, subject to our determination that the restrictions are reasonable, which we may make in our sole discretion. Any purchase of individual securities included in a Stock Bundle are made by you on a non-discretionary basis, meaning you are solely responsible for holding, controlling and monitoring such securities.

Additional Information about our firm, the services we provide, who we serve, and any relevant limitations can be found in Item 4 and Item 7 of our Form ADV Part 2A brochure, available at [AdviserInfo.sec.gov](https://adviserinfo.sec.gov).

Conversation Starters. 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 fees will I pay?

Under our direct-to-consumer model, you may purchase a monthly or annual subscription that is disclosed during the enrollment process (the “Subscription Fee”). You may also purchase financial planning sessions with one of our financial advisors (the “Financial Planning Fee”), whether or not you have a subscription.

Under our employer model, we offer a flat Service Fee per month per Client, calculated based on the number of Clients from the Client’s employer. The Client’s employer is responsible for this fee. Under the Employer Model, Clients may also have the option to purchase additional services directly from us or our affiliates: (i) a monthly subscription, and/or (ii) financial planning sessions. If you access our services through your employer and leave your employer or if your employer opts not to offer our services any longer, you have the option of continuing to access our services under the DTC Model by paying fees directly to us or our affiliates, as detailed above.

If you invest in our investment advisory services, you are not subject to an annual management fee for the value of your account. However, certain administrative and trading costs charged by our Custodian are associated with this account. A schedule of the associated account fees is disclosed to the Client upon opening an 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 what fees and costs you are paying. For more detailed information about the fees you will pay, please refer to Item 5 of our Form ADV Part 2A brochure, available at AdviserInfo.sec.gov.

Conversation Starter. Ask your financial professional—

“Help me understand how these fees and costs might affect my investments. If I give you \$100,000 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?

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.

Our firm makes money from the Subscription Fee and the Financial Planning Fee, under the direct-to-consumer model, and the flat Service Fee, under the employer model.

How else does your firm make money and what conflicts of interest do you have?

Our financial advisors have personal accounts at our firm that are managed like yours and may also have personal accounts held and managed outside of our firm. Our financial professionals may have an incentive to favor their personal accounts over yours, which creates a conflict of interest. Our Code of Ethics is designed to identify and mitigate potential conflicts of interest.

Additional Information about our personal trading procedures and code of ethics for our financial professionals can be found in Item 11 of our Form ADV Part 2A brochure, available at AdviserInfo.sec.gov.

Conversation Starter. Ask your financial professional—

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

How do your financial professionals make money?

Our financial professionals earn a salary. They are *not* compensated based on the amount of Client assets they service, the time and complexity required to meet a Client's needs, the product sold, product sales commissions, or revenue the firm earns from their advisory services or recommendations.

Do your financial professionals have legal or disciplinary history?

No. Visit [Investor.gov/CRS](https://investor.gov/CRS) for a free and simple search tool to research us 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

If you would like additional, up-to-date information or a copy of this disclosure, please call 617-227-3825 or send an email to info@useorigin.com or please refer to our ADV Part 2A Brochure available at [AdviserInfo.sec.gov](https://adviserinfo.sec.gov).

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?”

