



Opes Wealth Management

Client Relationship Summary (Form CRS)

April 4, 2024

ITEM 1. INTRODUCTION.

Opes Wealth Management, LLC is registered with the U.S. Securities and Exchange Commission as an investment adviser. Brokerage and investment advisory services and fees differ, and it is important for you to understand the differences. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://www.investor.gov/crs), which also provides educational materials about broker-dealers, investment advisers and investing.

ITEM 2: WHAT INVESTMENT SERVICES AND ADVICE CAN YOU PROVIDE TO ME?

Opes Wealth Management, LLC ("OWM") offers discretionary investment advisory services, and financial planning and related consulting services. Our investment management services are offered through three distinct programs, Opes Premier, Opes Select, and Opes Access, depending on your investable assets and financial needs. A primary step in our investment strategy is getting to know you – to understand your financial condition, risk profile, investment goals, time horizon, and liquidity constraints– to assemble a complete picture of your financial situation. We provide investment management services through investment models we have designed. If you utilize our wealth or investment management services, you will typically give us discretionary authority to trade the assets in your account through a limited power of attorney contained in your client agreement with us. This discretionary authority authorizes us to determine which securities are bought and sold, the total amount to be bought and sold, and the costs at which transactions will be effected. We monitor the holdings and performance of your account on an ongoing basis and provide you with periodic reports regarding the performance and holdings of your account. We do not limit the provision of investment management services or financial planning services to proprietary products. Those participating in our Opes Access program typically are limited to investments in ETFs as outlined in their program agreement, however, our other programs generally do not limit the types of available investments, and consistently utilize mutual funds, exchange traded funds, fixed income securities, private funds/illiquid investments and other alternatives. In addition, participants in our Opes Premier program may have a portion of their investments allocated to Separately Managed Accounts in accordance with their investment objectives. We generally require a minimum asset size of \$700,000 for Opes Premier Services, \$350,000 for Opes Select Services, and \$5,000 for Opes Access Services, however we reserve the right to waive these minimums and accept or decline a potential client for any reason in our sole discretion.

For additional information, please refer to our [Form ADV Part 2A Brochure](#), especially [Item 4 Advisory Business](#), [Item 7 Types of Clients](#), and [Item 8 Methods of Analysis](#).

Questions to Ask Us:

- **Given my financial situation, should I choose an investment advisory service? Why or why not?**
- **How will you choose the investments that you recommend to me?**
- **What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?**

ITEM 3.1: WHAT FEES WILL I PAY?

For investment advisory services we charge an asset-based fee, which is a fee that is calculated based on percentage of the total value of the assets in your account. Our annual investment advisory fees are generally paid quarterly in advance, based upon the market value of your assets on the last business day of the previous quarter. For this type of fee, the more assets that are in a client's advisory account, the more a client will pay in fees. Therefore, we may have an incentive to encourage clients to increase the assets in his or her account and grow them over time, aligning our interests. For those clients where financial planning is not included in the asset-based fee, we charge a fixed fee based on the size and nature of the relationship, the services rendered, the nature and complexity of the products and investments involved, as mutually agreed upon in the client agreement.

In addition to our fees, you will be responsible for other fees and expenses such as transaction charges and fees/expenses charged by any custodian of your account, subadvisor, mutual fund, exchange traded fund, separate account manager and any taxes or fees required by federal or state law.

You will pay fees and costs whether you make or loss 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 additional information, see [Item 5 Fees and Compensation](#) of our [Form ADV Part 2A Brochure](#).

Question to Ask Us:

- **Help me to 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?**

ITEM 3.2: 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 conflicts with your interests. You should understand and ask us about these conflicts because they can affect the investment advice we provide to you. As an example, we receive various non-monetary benefits and services from custodians that we may recommend to you, such as investment research and support. For additional information, please refer to our [Form ADV Part 2A Brochure](#), specifically [Item 12 Brokerage Practices](#), and [Item 14 Client Referrals and Other Compensation](#).

Question to Ask Us:

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

ITEM 3.3: HOW DO YOUR FINANCIAL PROFESSIONALS MAKE MONEY?

Our financial professionals are paid pursuant to a combination of salary and a bonus structure. The bonus structure takes into consideration factors such as increase in firm or client account revenue and increases in managed client assets and as such are subject to a conflict of interest. Since the firm charges an asset-based advisory services fee, the more assets you have in your account through both investment growth and additions the more you will pay in fees. Therefore, the firm and the financial professional have an incentive to encourage you to make additions to the assets in your account as well as to grow those assets through the investments we make on your behalf. For additional information regarding our financial professionals' activities please refer to our [Form ADV Part 2A Brochure](#), specifically [Item 10 Other Financial Industry Activities and Affiliations](#).

ITEM 4: DO YOU OR YOUR FINANCIAL PROFESSIONALS HAVE A LEGAL OR DISCIPLINARY HISTORY?

Yes. You can visit [Investor.gov/CRS](https://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?**

ITEM 5: ADDITIONAL INFORMATION.

Your primary contact person is your wealth advisor, who is a representative of our investment advisory firm and not a broker-dealer. You are also welcome to contact our Chief Compliance Officer Unesa Miguel or our Co-Presidents Erin Whalen and Mark Duvall. For additional information about our investment advisory services and to request a copy of our Form CRS, please visit us at <https://opeswealth.com/> or contact 408-831-5807.

Questions to Ask Us:

- **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 a person is treating me?**