

Firm Brochure
Part 2 of Form ADV
Item 1 - Cover Page

YOUR OCIO, LLC

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This brochure provides information about the qualifications and business practices of YOUR OCIO, LLC. If you have any questions about the contents of this brochure, please contact us at (714) 206-2491, or by email at compliance@yourocio.com. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission, or by any state securities authority.

Additional information about the Adviser is available on the SEC's website at www.adviserinfo.sec.gov

March 2022

Item 2 - Material Changes

Annual Update

The Material Changes section of this brochure will be updated annually when material changes occur since the previous release of the Firm Brochure.

Material Changes since the Last Update

The U.S. Securities and Exchange Commission issued a final rule in July 2010 requiring advisers to provide a Firm Brochure in narrative “plain English” format. The new final rule specifies mandatory sections and organization.

Full Brochure Available

Whenever you would like to receive a complete copy of our Firm Brochure, please contact us by telephone at (714) 206-2491 or by email at compliance@yourocio.com.

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ADV PART 2A

Item - 4 Advisory Business

Firm Description

Your OCIO, LLC (hereinafter “Your OCIO”, “the Adviser”, the “Firm”, “we”, or “us”), a Delaware limited liability company, was founded in 2021 and is an SEC registered investment adviser.

The Firm provides outsourced Chief Investment Officer and related Advisory services to the investment entities of a limited number of families and individuals of significant net worth. Your OCIO creates bespoke solutions for each client based on careful consideration of their objectives and risk tolerance, working with clients’ other expert advisers as needed to optimize operational and tax efficiencies.

Your OCIO is a non-discretionary, fee-only Advisory firm. The Firm never acts as a custodian, and our clients or their selected agents maintain control over their assets. This means that while as our clients’ Adviser we make specific, separate recommendations for each portfolio, we do not have authority to make, or execute, investment decisions for clients. Instead, we work closely with each client and/or their administrative team to ensure that accepted recommendations are executed in an effective and timely manner. We endeavor to work with each client’s custodian (and administrator, where such exists) to design smooth and effective processes, including reporting that helps monitor progress toward agreed specific client objectives as well providing more typical financial reporting data and metrics.

Neither the Adviser nor its associated persons sell financial products on a commission basis; our only compensation comes from our clients.

Principal Owners/Ownership Structure

Your OCIO, LLC is owned by Melissa Friedman Lucas.

Chief Investment Officer/Investment Advisory Services

Your OCIO provides outsourced Chief Investment Officer and related Advisory services to the investment entities of a limited number of families and individuals of significant net worth. We create bespoke solutions for each client based on careful consideration of their objectives and risk tolerance, working with clients’ other expert advisers to optimize operational and tax efficiencies. While our clients have enough assets to both desire and have the ability to pursue sophisticated investment strategies and customized solutions, by working with us they benefit from shared scale and expertise not accessible on their own.

At the outset, we work with our clients to help them determine and articulate long term investment goals and risk tolerance. As part of this process, where desired and appropriate, we help them consider the role their wealth overall, and/or as resides in one or more specific entities, plays in their lives. With that information in hand, we help craft an Investment Policy Statement for each investment portfolio/entity that codifies specific objectives and how they will be pursued, specifically via a multi-asset class portfolio approach integrated with the client’s tax situation, governance, and where desired,

values-based or impact parameters. Concurrently with Investment Policy Statement work, we collaborate with the client and their chosen administrative partner(s) to ensure that effective infrastructure and reporting processes are in place. Where needed and/or desired, this may include participating in searches for high quality custodians, administrative partners, and/or reporting solutions. While this work is typically performed at the start of a new investment management relationship (and re-visited periodically, usually annually), on occasion it will be pursued as a separate engagement.

To implement agreed investment strategies, Your OCIO recommends investments with independent investment managers and/or independently managed investment products, including separately managed accounts, mutual funds, exchange traded funds and collective investment vehicles such as private fund limited partnerships. We have deep experience, networks, and expertise across multiple asset classes, including but not solely in the broad alternative asset class universe. We do not make individual security recommendations, nor do we provide tax, legal or accounting advice, although we encourage collaboration with clients' counsel in these arenas.

Your OCIO is a non-discretionary adviser, and we do not act in a custodial capacity. Our experience suggests that this division of responsibilities enhances the likelihood of portfolios being aligned with each client's objectives as well as boosts confidence in the security of their assets.

Guiding the creation of customized, appropriately diversified investment portfolios is part of the initiation of each Chief Investment Officer/Investment Advisory relationship. We monitor each portfolio on an ongoing basis, and within portfolios, we keep a watchful eye on each recommended investment -- both as a standalone, looking forward opportunity and in the context of the role the holding plays in the pursuit of each portfolio's agreed objectives and risk tolerance. Through regular (usually quarterly) reviews, we analyze and discuss progress and challenges and if and as appropriate, recommend rebalancing exposures among asset classes, tactical shifts in focus and exit from existing investments and/or entry into new investments. These recommendations may arise from changing client circumstances, new information, and/or our evaluation of economic and financial market developments. Your OCIO endeavors to work with each client's custodian and administrator to design reporting that helps quantify progress toward long-term objectives, as we believe it is only possible to manage what is reasonably accurately measured. Our clients' typical reporting includes fairly standard quarterly presentation of investment performance over multiple time periods, both in the absolute and relative to agreed benchmarks as well as annual big picture assessments of progress toward the achievement of long-term objectives. We use these reports as the basis of our analyses, discussions with, and recommendations to our clients and where experience suggests amendment in their content might enhance our efforts, we work with custodians and administrators to implement the desired changes.

While we communicate with clients outside of these regular reviews, we have seen that the discipline that structured discussion of accurate, consistently presented information provides an effective backdrop for constructive decision-making. Additionally, we find that these focused conversations -- from the creation of Investment Policy Statements through episodic, methodical review of portfolio construction and results -- can lead to a virtuous circle that helps clients understand (and where desired, refine) their objectives and what risks they are comfortable taking in their pursuit, and that maximizes the potential that their goals are achieved.

Assignment of Agreements

Agreements may not be assigned without client consent.

Types of Agreements

Your OCIO, LLC has two types of client relationships and related agreements.

Chief Investment Officer/Investment Advisory Services

As described above and below in more detail, Your OCIO endeavors, on a non-discretionary and non-custodial basis, to help Chief Investment Officer/Investment Advisory clients: (1) set reasonable and measurable goals and define their risk tolerance; (2) for each of their investment entities, produce an Investment Policy Statement that outlines the means by which their desired ends will be pursued; (3) create and over time modify bespoke portfolios designed to maximize the possibility of achieving their objectives; (4) work with their custodian/administrative partner(s) to produce useful, regular and accurate reporting; (5) use such reporting as the basis for analyzing progress and challenges; and (6) iterate as goals and market conditions evolve. We become a true, consistent, long-term partner to our clients, augmenting regular meeting routines with ad hoc communication and in the background, continuously educating ourselves on financial markets, specific investment opportunities, and the work processes and effectiveness of individual managers both in client portfolios and which might be appropriate for inclusion.

The specific scope of work and fee for a Chief Investment Officer/Investment Advisory Agreement is negotiated with each client and executed in writing prior to the start of the relationship. The agreement sets forth the services to be provided, the fees for the service and that the agreement may be terminated by either party in writing with a mutually agreed notice period.

Financial Advisory Services

Occasionally a client will wish to work with Your OCIO, LLC on a consulting basis with the goals of gaining better understanding of their financial picture, defining their risk tolerance, and drafting an Investment Policy Statement for one or more of their related entities.

The specific scope of work and fee for a Financial Advisory Agreement is negotiated with the client and executed in writing prior to the start of the relationship. Typically such agreements contemplate a one-year engagement. In order not to dilute focus from our primary business, Your OCIO, LLC only accepts Financial Advisory Agreements in circumstances where we and the client agree that a longer-term Chief Investment Officer/Investment Advisory Agreement may develop out of, and supersede, the Financial Advisory Agreement.

WRAP Program

Your OCIO, LLC does not participate in wrap fee programs.

Termination of Agreements

Each client contract includes mutually acceptable termination provisions that allow each of the client and Your OCIO, LLC to terminate their relationship by notification in writing. For Chief Investment Officer/Investment Advisory Agreements, terms encompass acknowledgment of Your OCIO, LLC's deep and ongoing role in developing and monitoring clients' investment portfolios and the possibility of participating in a thoughtful transition to a successor Chief Investment Officer/Investment Adviser.

Assets Under Management

As of December 31, 2022, Your OCIO, LLC has approximately \$352,200,000 in regulatory assets under management, all managed on a non-discretionary basis.

Item 5 - Fees and Compensation

Chief Investment Officer/Investment Management Agreements

Due to the very long tenure of multiple client relationships and the bespoke nature of our work for each, Your OCIO has multiple existing fee structures for its Chief Investment Officer/Investment Management services. Most pay us a percentage of assets under management, due quarterly in arrears, and we intend that any new client relationships will use this model. A single relationship pays a fixed fee, adjusted annually for inflation, in monthly increments and a smaller percentage of assets under management, in arrears quarterly.

Financial Advisory Agreements

In the occasional cases where a client wishes to work with Your OCIO, LLC on a consulting basis as described in Item 4, we charge a flat fee, to be paid quarterly in arrears, determined by the mutually agreed scope of work.

For any period during which a client relationship is initiated or terminated, we charge the agreed management fee, prorated.

Other Fees

As a non-discretionary, non-custodial adviser, Your OCIO recommends third party investment managers and vehicles to clients and works with clients' selected custodians, brokerages, administrators, and other service providers. Each of these service providers charge clients fees directly based on their fee schedule(s) and perform their services at each's sole discretion.

Expenses related to custodial, brokerage, and general administrative services provided to clients can include fees for administrative services, custodial fees, securities brokerage commissions, transaction fees, margin related costs, wire transfer and electronic fund fees, and other fees and taxes on brokerage accounts and securities transactions, among others.

Expenses related to third party investment managers and vehicles vary according to structure and strategy. Your OCIO carefully considers the fee and expense burden each client would bear as part of its review of every investment opportunity. Where different share or investor classes are offered, we consider the details of each, and our recommendations state specifically the class we believe to be most beneficial for that client entity. Every recommendation includes a discussion of costs, and the legal documents that outline fees, expenses and other operating details for each recommended investment are provided (or in the case of mutual funds and ETFs, are available online) to clients or their chosen administrative service providers.

For exposure to public financial markets, we may recommend that clients invest in mutual funds, ETFs, and/or via separately managed accounts. In each of these cases, clients will pay a percentage of invested assets to access the manager's expertise, along with their portion of the general operating expenses of the vehicle. Mutual fund and ETF prospectuses and separately managed account

agreements, each of which discloses relevant fee and expense information, are available for review by clients or their designated administrative partner. Purchase of mutual funds may also entail sales, marketing and distribution fees such as upfront sales charges and/or 12b-1 fees, and separately managed accounts, as well as the purchase and sale of ETFs, may entail brokerage and custody costs.

Your OCIO has notable experience and expertise in accessing and analyzing private and non-traditional investments. These typically have differentiated return potential and also entail higher and more varied fee and expense burdens, often including performance fees, in which a manager keeps a portion of a client's gains as part of its compensation. We look closely at every potential investment's total fee burden, and review attractiveness in the context of what our clients would be expected to receive after all fees, expenses, and taxes. This is especially true in the private and non-traditional investment arena, where such cost burdens can make the difference between something being attractive or not.

For avoidance of doubt, the fees and expenses discussed in this Item 5 are separate and distinct from our fees, and neither Your OCIO, LLC nor its principals receive any benefit from the payment of fees and expenses to third party investment managers, brokers, custodians, and other service providers.

Item 6 - Performance Fees

Your OCIO, LLC does not charge fees based on a share of the capital gains or capital appreciation of clients' portfolios. However, we may recommend that clients make investments that do involve payment of a performance fee. We make all of our recommendations based on our best judgment of the after-fees attractiveness of each investment as part of each client's pursuit of their specific objectives, within their specific risk tolerance. Your OCIO, LLC ensures clients (or on their direction, their administrative partner) access to the legal documents that fully disclose all fees and other terms for all recommended investments the client chooses to pursue.

Item 7 - Types of Clients

Your OCIO, LLC's clients are typically the investment entities of families and individuals of significant net worth. While we do not have a specific minimum relationship size, our offering of Chief Investment Officer and related Advisory services is typically only of value in circumstances where there is a combination of substantial means and both desire and ability to pursue sophisticated investment strategies.

Item 8 - Methods of Analysis, Investment Strategies, and Risk of Loss

Methods of Analysis

Your OCIO endeavors, on a non-discretionary and non-custodial basis, to help Chief Investment Officer/Investment Advisory clients: (1) set reasonable and measurable goals and define their risk tolerance; (2) for each of their investment entities, produce an Investment Policy Statement that

outlines the means by which their desired ends will be pursued; (3) create and over time modify bespoke portfolios designed to maximize the possibility of achieving their objectives; (4) work with their custodian/administrative partner(s) to produce useful, regular and accurate reporting; (5) use such reporting as the basis for analyzing progress and challenges; and (6) iterate as goals and market conditions evolve. Each of these steps involves specific and significant analytical work.

To help with setting reasonable, measurable goals that are codified in Investment Policy Statements and toward which progress is measured by thoughtfully designed reporting, in addition to speaking in detail with each client about their objectives and risk tolerance, we read and analyze relevant documentation (including trust documents and entity operating agreements) for insight into fiduciary responsibilities the client may have, tax treatment, restrictions on portfolio construction or investment activities, and other relevant information. If needed, we collaborate with client's counsel to address any questions, and where our analyses suggest possible improvement, if desired and possible, pursue changes that promote efficiency across decision-making, administration, and tax treatment. Pattern recognition informed by experience working with multiple clients and their multiple investing entities over multiple decades provides the analytical basis for this work.

Our investment efforts often involve development of investment themes and identifying, evaluating and monitoring investment managers and investment products we believe are likely to perform well as these themes mature and that may be able to combine to help our clients achieve their specific objectives. Since we recommend only third-party managers and receive no economic benefits other than those that arise from our client's fees to Your OCIO, we approach this task objectively from an after-fee perspective, without potential conflict with self-interest.

In addition to our thematically driven work, we keep our minds open as we sift through the many leads that come through our broad professional network. We believe that retaining the ability to be opportunistic (vs. dogmatically pursuing identified themes) makes us more effective helping our clients achieve their objectives.

Your OCIO leans heavily on fundamental investment analysis, and we tend to be thoughtful contrarians, engaging particularly deeply when we see a potential disconnect between positive long-term prospects and near-term investor skepticism evidenced by potentially attractive pricing. We work to understand the opportunities and the risks of each investment area generally as well as to identify specific risks inherent in how each manager or product pursues the opportunities on which it focuses. We regularly review data and analysis of the price actions and valuations of public and private securities markets, and read very broadly, including but not limited to financial newspapers and other business publications, research materials prepared by others and manager reporting of all kinds. Your OCIO's investment professionals attend conferences and investment fund meetings, meet one-on-one with and correspond with investment managers (both currently engaged and possibly of interest) and seek out the work of subject matter experts about investments, valuation, industry dynamics, economics, politics, demographics, technological innovation and related investment topics.

While there are certain characteristics that are important to analyze across most if not all investments, we tailor our work to address the details of each investment, and each opportunity, bringing our decades of investing experience to bear on each project and each conversation. Before recommending any manager or investment product to our clients, we conduct extensive due diligence. Our due diligence process always includes direct research such as examining underlying governing documents and offering materials, the investment team's experience, sophistication and depth,

and the firm's operational processes and infrastructure, as well as where available and relevant, indirect methods of analysis, such as reference checks and publicly available general information.

In addition, at Your OCIO we analyze each investment (both existing and potential) in the specific context of our clients' current portfolios and their objectives and risk tolerances. Our investment strategy and implementation recommendations are based on detailed understanding of each client entity's specific situation. We make recommendations separately and specifically for each client entity within the framework of its specific investment policy, current portfolio construction, and our analysis of market conditions.

Your OCIO brings the same high level of analytical rigor to our ongoing monitoring of existing managers and products as well as to our regular reviews and analyses of client reporting.

Despite this extensive due diligence, it is impossible to be aware of all of the risks of investing with any particular manager or in any particular investment product. There are many market-related and other factors, some of which cannot be anticipated, that could result in a client losing a portion or all of its investment or prevent the realization of profits. Your OCIO endeavors to work with reliable data sources but cannot guarantee or verify their accuracy. In addition, some of the data that we review is subjective in nature and open to interpretation. Even if the data and our interpretation of the data are correct, there may be other factors that determine the value of an investment or a portfolio other than those considered in thoughtful and deep fundamental analysis. Clients should be prepared to bear loss of any individual investment as well as on their portfolio as a whole.

Investment Strategies

While our clients' portfolios are customized, we typically recommend a combination of public equity managers, private equity fund managers, other investment managers and other financial service products. Your OCIO believes that public equity markets tend to be efficient, and the probability of investment managers consistently adding value through active selection of stocks in broadly diversified portfolios is low, with additional hurdles created by their fee structures and portfolio turnover. Therefore, when selecting or recommending managers or investment products in efficient public markets, we often recommend that core public equity exposure be in diversified, low-cost and low turnover investment products and focus our research efforts and client attention on investment opportunities where a combination of inefficient markets, differentiated investment strategies and proficient investment managers create greater possibilities for superior performance after fees and taxes. Often we find these opportunities in private funds and/or private markets.

Your OCIO, if appropriate given a particular client's objectives and risk tolerance, recommends investments with carefully selected private funds (including those focused on private equity, distressed debt, real estate and venture capital). Such private funds have the possibility of generating superior returns, but entail tolerating considerable portfolio concentration and liquidity risks. These funds may invest in less efficient markets with greater pricing anomalies, which may benefit or disadvantage either the buyer or the seller. Today, a great deal of expertise is applied to the marketing of private funds, and the number and variety of such funds has grown considerably. These factors make it increasingly difficult to differentiate firms truly exceptional at investing from those that are superb marketers. Since it often takes 7, 10 or more years before concrete evidence of success (or lack thereof) of these entities is apparent, our less experienced competitors have to rely on what a manager says they will do to a much greater extent than does Your OCIO. We believe that our decades of lived experience analyzing

and investing in many types of private funds provides a good base from which to continue our highly selective engagement in this arena.

Your OCIO is extremely discriminating in its pursuit and recommendation to clients of hedge funds due to the sector's general lack of transparency, prevalence of high fees, tendency toward tax-inefficient trading, and existence of risks that are not generally apparent, including high leverage and cross-collateralization of liabilities.

The independent investment managers or investment products Your OCIO recommends inherently have their own risk factors, some of which are discussed elsewhere in this brochure. While we perform detailed due diligence and monitor the managers and/or investment products we recommend, there is no assurance that our analysis of investment themes or investment managers will be correct, or that our clients' investments with such managers or products will be free of unanticipated risks. In addition, Your OCIO provides its investment advice on a non-discretionary basis but with the expectation that our recommendations for manager selection and shifts in asset allocation, if accepted, will be acted upon by that client's financial administrator in a timely manner. If this is not the case, our accountability for performance and our effectiveness will be reduced. It is also possible that a client will selectively implement Your OCIO's recommendations in which case the performance experienced by the client may diverge from the performance the client would have experienced had all of our recommendations been acted upon.

Risk of Loss

Any investment program, including those developed and recommended by the Adviser, involves significant risk, including the possibility of complete loss of capital and negative consequences from conflicts of interest. Risks borne by any investor include without limitation the ones described below.

YOUR OCIO's Activities. The Adviser recommends investment activities that involve a significant degree of risk. The performance of any particular investment or any particular investment portfolio is subject to numerous factors that are neither within the control of nor predictable by the Adviser.

Competition. The securities industry and the varied strategies and techniques engaged in by the managers recommended by the Adviser are extremely competitive, and each involves a degree of risk. In addition, Your OCIO competes with many other firms that also seek to identify superior investment opportunities and gain access to capacity for clients to invest in them. These firms include larger securities and investment banking firms that have substantially greater financial resources and research staff than the Adviser.

Market Volatility. The profitability of any specific investment as well as portfolios of investments recommended by the Adviser substantially depends upon the future price movements of stocks, bonds, options on stocks, and other securities as well as the movements of interest rates, all of which are determined by forces outside of the control of Your OCIO or the managers we recommend. While the Adviser endeavors to guide clients to adopt and execute investment policies that create resiliency that allows for using market volatility to long term advantage, there is no guarantee of such, be it due to outside forces or the actions of each client, particularly during periods of market stress.

Material Non-Public Information. While unlikely, it is possible that by reason of their responsibilities in connection with other activities of the Adviser and/or its affiliates, principals of the Adviser may acquire confidential or material non-public information or become restricted from being any party to transactions in certain securities. If such became the case, Your OCIO's clients might not be able to

sell an investment that it otherwise might have sold, or buy an investment that otherwise it might have bought.

Accuracy of Information. The Adviser selects investments, in part, on the basis of information and data made available to it. Although the Adviser evaluates all such information and data and sometimes seeks independent corroboration when appropriate and reasonably available, the Adviser is not in a position to confirm the completeness or accuracy of such information and data, and in some cases, complete and accurate information is not available.

Strategy Restrictions. A client may be restricted from utilizing investment strategies of certain types that the Adviser may typically recommend. Each client is responsible for engaging their own counsel to determine what if any such restrictions apply and for communicating such restrictions to the Adviser.

Leverage. When deemed appropriate by the Adviser and subject to applicable regulations, the Adviser may recommend that a client incur leverage as part its investment program, whether directly through the use of borrowed funds or indirectly through investment with one or more managers who utilize direct leverage and/or which own financial instruments with inherent leverage, such as puts, calls and warrants, which are purchased for a fraction of the price of the underlying securities while giving the purchaser the full benefit of movement in the market of those underlying securities. While such strategies and techniques increase the opportunity to achieve higher returns on the amounts invested, they also increase the risk of loss.

Risk of Default or Bankruptcy of Third Parties. The Adviser may recommend that a client invest with one or more managers that engage in transactions in securities, commodities, other financial instruments and other assets that involve counterparties. Under certain conditions, the client could suffer losses if a counterparty to a transaction were to default or if the market for certain securities, commodities, other financial instruments and/or other assets were to become illiquid. Relatedly, if a client entity incurs direct leverage and its lender undergoes severe stress, the lender may be able to force the client entity to repay its loan at an inopportune time, possibly forcing realization of losses to do so.

Inflation Risk. Inflation risk arises because inflation lowers purchasing power and may impact both fixed income and equity prices. If prices experience inflation of 3% year, it will cost 3% more each year to purchase a good or service, and investors put money at risk in order to at least maintain their purchasing power. Bond investors look for returns (coupons) that exceed or at least offset inflation. A client might accept an Advisor recommendation to invest with a manager that purchases bonds on which the client can realize annual coupon rates of 5%, finding that prospect attractive in an environment where inflation is expected to be 3% per year. If inflation instead turns out to run at 6% per year, the client will lose both purchasing power and be exposed to the risk of loss of capital invested in the bonds, since other fixed income investors are generally going to adjust the price they are willing to pay for a bond downward to the point they can expect to achieve reasonable after inflation returns. In similar ways, higher than expected inflation may negatively affect the value of equity prices, since they are in part determined as the discounted value of all future cash flows (either company earnings or dividends). The higher expected inflation and therefore interest rates, the higher the discount rate equity investors may use to determine current value. The greater the expectation of future growth, the more negative impact a higher discount rate may have on a current stock price. As such, clients assume inflation risk if they invest with one or more equity or fixed income managers recommended by the Adviser.

Natural Disaster/Epidemic Risk. Natural or environmental disasters, such as earthquakes, fires, floods, hurricanes, tsunamis, and other severe weather-related phenomena generally, and widespread disease, including pandemics and epidemics, have been and can be highly disruptive to economies and markets, adversely impacting individual companies, sectors, industries, markets, currencies, interest and inflation rates, credit ratings, investor sentiment, and other factors affecting the value of the portfolio investments. Given the growing interdependence among global economies and markets, conditions in one country, market, or region are increasingly likely to adversely affect markets, issuers, and/or foreign exchange rates in other countries, including the U.S. These disruptions could interfere with our ability to execute investment decisions in a timely manner and negatively impact a portfolio's ability to achieve its investment objectives. Any such event(s) could have a significant adverse impact on the value and risk profile of a client portfolio.

Conflicts of Interest: Conflicts may arise at the Adviser level as well as for managers the Adviser recommends. The Adviser mitigates the potential negative impact of its own conflicts through its Code of Ethics that provides that clients' interests are always held above that of the Firm and its associated persons. We also carefully review potential conflicts of interest inherent in managers' strategies, structures, and business practices and may disqualify a potential investment (which might turn out to be profitable) due to concerns about conflicts. There is no guarantee that the Adviser will be successful in its efforts to avoid negative consequences of all possible conflicts of interest.

Hedging Transactions. Investments in financial instruments such as forward contracts, options, commodities and interest rate swaps, caps and floors, other derivatives, and other investment techniques may be utilized to hedge against fluctuations in the values of portfolio positions as a result of changes in currency exchange rates, interest rates and/or the equity markets or sectors thereof. Any hedging against a decline in the value of portfolio positions does not eliminate fluctuations in the values of portfolio positions or prevent losses if the values of such positions decline, but establishes other positions designed to gain from those same developments, thus moderating the decline in the overall portfolio's value. Such hedging transactions may also limit the opportunity for gain if the value of the portfolio positions should increase. The Adviser is not obligated to recommend hedges.

Security Specific Risks. The Adviser recommends that clients invest with managers that take security specific risks. Some of the risks investing with such managers are outlined below.

- There are no guarantees that any particular security can be sold at any particular time at any particular price. The ease of buying and selling securities without disturbing prices (referred to as "liquidity") is determined by other actors in the marketplace, not the Adviser or the managers the Adviser recommends. While there generally is a ready market for securities listed on an exchange, securities that are thinly traded on exchange, traded over the counter, or that otherwise do not have a ready market may require a client to take material losses if they or one of their managers force a liquidation. Similarly, even if an attractive opportunity is identified, the Adviser may not be able to identify and recommend a manager who in turn can access sufficient liquidity to allow clients to accumulate their desired exposure.
- For all securities, instruments and/or assets listed on an exchange, including options listed on a public exchange, the exchange generally has the right to suspend or limit trading under certain circumstances. Such suspensions or limits could render certain strategies difficult to complete or continue and subject clients to loss. Also, such a suspension could

render it impossible for managers the Adviser has recommended to liquidate positions and thereby expose clients to potential losses.

- The Adviser may recommend that clients invest with managers focused on owning undervalued securities. The identification of investment opportunities in undervalued securities is a difficult task, and there are no assurances that such opportunities will resolve with a higher realized value. While investments in undervalued securities offer opportunities for above-average capital appreciation, these investments may involve a high degree of financial risk and can result in substantial losses. Returns generated from such managers recommended by the Adviser may not adequately compensate for the risks assumed.
- The Adviser may recommend that a portion of a client's assets be invested in small and/or unseasoned companies with small market capitalization. While smaller companies may have the potential for rapid growth, they often involve higher risks because they may lack the management experience, financial resources, product diversification and competitive strength of larger companies. In addition, in many instances, the frequency and volume of their trading may be substantially less than is typical of larger companies. As a result, the securities of smaller companies may be subject to wider price fluctuations.
- The prices of fixed income securities generally move in the opposite direction of the change in interest rates. Specifically, as interest rates rise, the price of fixed income securities falls. If a manager recommended by the Adviser holds a fixed-income security to maturity, the change in its price before maturity may have little impact on the manager's performance; however, if the manager chooses or has to sell the fixed income security before the maturity date, an increase in interest rates could result in a loss to the client invested with such manager.
- Many fixed income securities, including agency, corporate and municipal bonds, and all mortgage-backed securities, contain a provision that allows the issuer to "call" all or part of the issue before its maturity date. The issuer usually retains this right to refinance the bond in the future if market interest rates decline below the coupon rate. There are at least three disadvantages to call provisions. First, the cash flow pattern of a callable bond cannot be known with certainty. Second, because the issuer will call the bonds when interest rates have dropped, portfolios of bonds are exposed to reinvestment risk – the manager will have to reinvest the proceeds received when the bond is called at lower interest rates. Finally, the capital appreciation potential of a bond will be reduced because the price of a callable bond may not rise much above the price at which the issuer may call the bond. clients who accept the Adviser's recommendation to invest with one or more fixed income managers incur all of these risks.
- The Adviser may, from time to time, recommend that a client invest with one or more managers who invest in options and other derivative instruments, including, but not limited to, the buying and selling of puts and calls on securities. The prices of many derivative instruments, including many options and swaps, are highly volatile. The values of options and swap agreements depend upon the price of the securities, indexes, commodities, currencies or other instruments underlying them as well as market expectations for the volatility of such prices. Price movements of options contracts and payments pursuant to swap agreements are also influenced by, among other things, interest

rates, changing supply and demand relationships, trade, fiscal, monetary and exchange control programs and policies of governments, and national and international political and economic events and policies. Options on highly volatile securities, currencies or other assets may be even more expensive than options on other investments.

Non-U.S. Investments. The Adviser typically recommends that clients invest some portion of their assets with managers that invest in non-U.S. securities and related assets (ADRs and similar), which if such recommendations are followed, gives rise to risks relating to political, social and economic developments abroad, as well as risks resulting from the differences between the regulations to which U.S. and foreign issuers and markets are subject. Such risks include without limitation the following.

- Political or social instability, the seizure by foreign governments of company assets, acts of war or terrorism, withholding taxes on dividends and interest, high or confiscatory tax levels, and limitations on the use or transfer of portfolio assets.
- Enforcing legal rights in some foreign countries is difficult, costly and slow, and there are sometimes special problems enforcing claims against foreign governments.
- Foreign securities and other assets often trade in currencies other than the U.S. dollar, and managers recommended by the Adviser may cause a client to directly hold foreign currencies and purchase and sell foreign currencies through forward exchange contracts. Changes in currency exchange rates will therefore affect the net asset value of such client's investment with such managers, as well as the value of dividends and interest earned, and gains and losses realized on the sale of investments within the portfolio of such manager. An increase in the strength of the U.S. dollar relative to other currencies may cause the value of the client's investments with such managers recommended by the Advisor to decline. Some foreign currencies are particularly volatile. Foreign governments may intervene in the currency markets, causing a decline in the value or liquidity of the client's foreign currency holdings through such a manager. If a manager enters into forward foreign currency exchange contracts for hedging purposes, it may, on behalf of a client invested with them, lose the benefits of advantageous changes in exchange rates. If a manager enters forward contracts for the purpose of increasing return, a client invested with them may instead sustain losses.
- Non-U.S. securities, commodities and other markets may be less liquid, more volatile and less closely supervised by the government than in the United States. Foreign countries often lack uniform accounting, auditing, and financial reporting standards, and there may be less public information about the operations of issuers in such markets.

Private Fund Risks. In pursuit of differentiated returns, the Adviser may recommend that a client gain exposure to investment opportunities that are only accessible via private funds, typically structured as partnerships, in which they each become a Limited Partner (LP) of a fund managed by a General Partner (GP). Private fund strategies may entail all of risks outlined above, as well as additional ones, including those below.

- An investment in a partnership usually involves substantial restrictions on liquidity and its interests are not freely transferable. There typically is no market for these interests and no market should be expected to develop. There may significant limitations on, or no ability at all for withdrawal, in whole or in part, from these investments. Additionally, transfers are usually subject to the consent of the General Partner at the their sole discretion.

- Many funds are structured as commitment/drawdown vehicles, where investors make a commitment that is called and invested over a period of years, and where capital is called on limited notice, with substantial penalties invoked for nonpayment of capital calls. This may limit other uses of portfolio capital, and effective administration of these types of investments requires the client to invest in appropriate levels of administrative support.
- Private Funds and LP interests therein have neither been registered under the Securities Act nor under the securities or “blue sky” laws of any state and therefore do not offer any rights or protections such registrations entail.
- Limited Partners in many private fund strategies agree to pay a portion of profits to the General Partner of each fund, as well as fees on committed or invested capital. This compensation structure may create incentives for GPs to take more risk than they would if they did not participate in the profits of their investors.
- It is not unusual for investments held within private funds to be valued by their General Partner and for those valuations to be updated only episodically. While the Securities and Exchange Commission requires GPs to follow specific guidance in valuing their holdings, there is no guarantee that reported valuations reflect either what an investment might fetch in a near-term sale or what its ultimate value will be. The Adviser makes future recommendations to each client in some part based on its current portfolio construction, and a client may make decisions, such as with regard to distributions from an entity, based on such GP reported values. There is risk associated in each circumstance with making decisions with reliance on GP-reported valuations.

Item 9 - Disciplinary Information

Neither the firm nor any of its principals have been involved in legal or disciplinary activity related to provision of Investment Advisory services.

Item 10 - Other Financial Industry Activities and Affiliations

Brokerage Affiliations

Neither Your OCIO, LLC nor any of its principals is registered or has an application pending to register as a broker-dealer or a registered representative.

Neither Your OCIO, LLC nor any of its principals is registered or has an application pending to register as a futures commission merchant, commodity pool operator, commodity-trading adviser, or associated person of the foregoing.

Other Affiliations

Your OCIO, LLC has no arrangements with a related person who is a broker-dealer, an investment company, financial planning firm, futures commission merchant, commodity pool operator, commodity trading adviser, banking or thrift institution, accounting firm, law firm, insurance company

or agency, pension consultant, real estate broker or dealer or sponsor or syndicator of limited partnerships that are material to its Advisory services or its clients.

At times, we may be able to negotiate for our clients, in aggregate, fee structures for and/or access to investment opportunities not available to any one client on its own. Any favorable economics or access so secured accrues to the benefit of clients, not to Your OCIO. However, while not generally material, on rare occasions being an early backer of a manager or an early adopter of a new strategy may provide our investing clients preferential terms that persist into the future and are not accessible to others, including new clients, which may invest later in the firm or strategy's development.

Your OCIO recommends third-party investment managers and products to our clients. We receive no compensation, directly or indirectly, from such investment managers, and as referred to just above, any scale-based reductions in fees we attain are passed through to our clients in full.

For some clients, and solely upon such client's request, we actively participate in searches for custodians, administrators, and/or reporting solutions. If such occurs, we act solely in support of the best interests of the client. We have no financial relationships and receive no economic benefit from any custodian, administrator, and/or reporting solution provider.

From time to time, principals of Your OCIO may receive training, information, promotional material, meals, gifts, entertainment, prize drawings or other perquisites of modest economic or other value from investment managers and/or others with whom we do business or to whom we might make referrals. None of the foregoing will in any way impact our business decisions or client recommendations, and at no time will we accept benefits, gifts, or other arrangements that are conditioned on steering client business to any provider of any service or product.

Item 11 - Code of Ethics, Participation or Interest in Client Transactions and Personal Trading

Code of Ethics

The Adviser has adopted a Code of Ethics that establishes standards of conduct for its supervised persons. The Code of Ethics includes general requirements that such supervised persons comply with their fiduciary obligations to clients and applicable securities laws, and specific requirements relating to, among other things, personal trading, insider trading, conflicts of interest and confidentiality of client information. It requires supervised persons to report their personal securities transactions and holdings quarterly to the Adviser's Chief Compliance Officer and requires the Chief Compliance Officer to review those reports. It also requires supervised persons to report any violations of the Code of Ethics promptly to the Adviser's Chief Compliance Officer. Each supervised person of the Adviser receives a copy of the Code of Ethics and any amendments to it and must acknowledge in writing having received the materials. Annually, each supervised person must certify that he or she complied with the Code of Ethics during that year. Clients and prospective clients may obtain a copy of the Adviser's Code of Ethics by contacting the Chief Compliance Officer of the Adviser.

Participation or Interest in Client Transactions

Our principals and/or their immediate family members are direct or indirect beneficiaries of certain family entities for which Your OCIO, LLC is an Investment Adviser. We often recommend the same investments to such family entities as we recommend to other clients. In addition, if there is sufficient

available capacity after all client interest is satisfied, Your OCIO principals may invest directly, side by side with client entities, in investment products or with investment managers. We do not believe that these investment practices create a conflict of interest but rather reflect an alignment of interest between us and our clients.

Because we do not take custody, have discretion, or trade securities on behalf of our clients, we do not engage in principal or agency cross transactions.

Personal Trading

The Chief Compliance Officer of the Adviser reviews all employee trades no less than each quarter. The personal trading reviews ensure that the personal trading of employees does not affect the markets and that clients of the firm receive preferential treatment.

Item 12 - Brokerage Practices

Brokerage Selection and Soft Dollars

Your OCIO, LLC does not select broker-dealers or custodians for its clients and does not receive any commissions, fees or soft dollar benefits from any broker-dealer or custodian.

Order Aggregation

This is not applicable to Your OCIO, LLC, as we do not have discretionary authority over our client accounts and do not trade securities for them.

Directed Brokerage

We do not engage in directed brokerage activities; each of our clients selects their own broker-dealers unaffiliated with Your OCIO.

Item 13 - Review of Accounts

Regular Reports

Your OCIO works closely with each of our clients, their independent custodians and/or administrators or their family offices, as applicable, to design reporting that meets their specific needs and holds us and recommended third-party managers accountable for results achieved. We collaborate on an as needed, ongoing basis with those producing the reports, and review reports with experienced and informed eyes prior to presenting our analysis of them to clients.

Periodic Reviews

Your OCIO meets with clients (remotely and/or in person) on regular bases as agreed in each client's Advisory Agreement. For Chief Investment Officer/Investment Advisory relationships, each such meeting is intended to evaluate performance, identify investment needs and challenges, and make specific recommendations for asset allocation changes, new manager commitments, and withdrawals from existing managers, as and when we believe such are in the Client's best interest in pursuit of their

objectives. For Financial Advisory relationships, discussions will be less formal but equally focused on what progress has been achieved, plans for next steps, and as a relationship approaches its anniversary, mutually determine if there is agreement to transition to a Chief Investment Officer/Investment Advisory relationship with Your OCIO or plan for an orderly and productive conclusion to the agreement.

Review Triggers

In addition to the regular client account reviews described above, we generally review Chief Investment Officer/Investment Advisory accounts when any of the following occur: a major change in the investment environment; a major change in reported investment performance that is inconsistent with the investment environment and/or the client's risk parameters; a significant change in a client's investment objectives or liquidity; a meaningful change in client assets under management; or upon client request.

Item 14 - Client Referrals and Other Compensation

Incoming Client Referrals

Your OCIO, LLC does not compensate for client referrals.

Referrals to Third Parties

Your OCIO, LLC does not receive monetary compensation or other economic benefit from referrals to Third Parties.

Item 15 - Custody

Your OCIO does not maintain custody over client accounts, nor do we permit standing letters of authorization for client accounts. We bill our clients, and they in turn direct their administrators to pay us. Clients establish their own, independent relationships with their chosen qualified custodians and administrators and receive statements and other reporting directly from these chosen partners. Your OCIO or its principals are usually provided "view only" or "interested party" access, with all possible safeguards in place to ensure we do not inadvertently accept custody on behalf of any client. We urge our clients to review the statements they receive from their custodians and administrators.

Item 16 - Investment Discretion

Your OCIO, LLC does not accept discretionary authority.

Item 17 - Voting Client Securities

The managers the Advisor recommends are responsible for voting all client account proxies. The client or their designated agent (for avoidance of doubt, not Your OCIO, LLC) maintains full and sole authority and responsibility for the voting of proxies. If Your OCIO receives any proxy voting information, we promptly pass it along to clients or their designated representatives.

Item 18 - Financial Information

Your OCIO, LLC does not have any financial impairment that would preclude the Firm from meeting contractual commitments to clients. The Adviser meets all net capital requirements that it is subject to and the Adviser has not been the subject of a bankruptcy petition.

The Adviser is not required to provide a balance sheet as it does not serve as a custodian for client funds or securities and does not require prepayment of fees of more than \$1,200 per client, and six months or more in advance.

Business Continuity Plan

The Adviser has a Business Continuity Plan in place that provides detailed steps to mitigate and recover from the loss of office space, communications, services or key people.

Disasters

The Business Continuity Plan covers natural disasters such as snowstorms, hurricanes, tornados, earthquakes, flooding and pandemics. The Plan covers man-made disasters such as loss of electrical power, loss of water, fire, bomb threats, nuclear emergency, chemical events, biological events, communications and internet outages, and other accidents.

Electronic files are backed up continuously and archived offsite.

Alternate Offices

Alternate offices are identified to support ongoing operations in the event the main office is unavailable. It is our intention to contact all clients within five days of a disaster that dictates moving our office to an alternate location.

Summary of Business Continuity Plan

A summary of the Business Continuity Plan is available upon request to Your OCIO, LLC's Chief Compliance Officer.

Information Security Program

Information Security

The Adviser maintains an information security program to reduce the risk that your personal and confidential information may be breached.

Privacy Policy

Below is a summary of the Your OCIO's Privacy Policy regarding client personal information. A complete version of the Privacy Policy is contained in your client Advisory agreement and also may be obtained by contacting our Chief Compliance Officer.

Your OCIO:

- a) May be in receipt of non-public personal information about its clients, including from the following sources:
 - Completed applications, subscription documents, or other forms;
 - Clients' administrative partners, particularly (but not exclusively) with regard to clients' activities in response to actions recommended by the Adviser and accepted by client, so that we can monitor that execution has occurred, and when;
 - Client's broker(s) through view only/interested party access granted to the Adviser with respect to client accounts that we are engaged to manage on a non-discretionary basis.
- b) Will not share such information with any affiliated or nonaffiliated third party except:
 - To resolve client disputes or inquiries;
 - With persons acting in a fiduciary or representative capacity on behalf of client;
 - With persons assessing compliance with industry standards, or to the attorneys, accountants, and auditors of the Firm;
 - In connection with a potential sale or merger of the Adviser's business, and then only with a Non-Disclosure Agreement in place;
 - To protect against or prevent actual or potential fraud, identity theft, unauthorized transactions, claims or other liability;
 - To comply with federal, state or local laws, rules and other applicable legal requirements;
 - In connection with a written agreement to provide services when the information is released for the sole purpose of providing the services covered by the agreement;
 - At a client's written direction.
- c) Restricts access to confidential client information to individuals who are authorized to have access to such and need to know that information to provide contracted services to clients.
- d) Maintains physical, electronic and procedural security measures that comply with applicable state and federal regulations to safeguard confidential client information.

Firm Brochure

Part 2B of Form ADV

Item 1 – Cover Page

YOUR OCIO, LLC

3019 Wilshire Blvd, #202

Santa Monica, CA 90403

(310) 471-0640

melissa.lucas@yourocio.com

This brochure provides information about principals and adviser representatives of Your OCIO, LLC and *this brochure supplements the Your OCIO, LLC brochure*. You should have received a copy of that brochure. Please contact Blake Bjordahl at (714) 206-2491 or by email at: compliance@yourocio.com if you did not receive Your OCIO, LLC brochure or if you have any questions about the contents of this supplement. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission, or by any state securities authority.

Additional information about the firm and its Investment Advisory Representatives are available on the SEC's website at www.adviserinfo.sec.gov.

Form ADV Part 2B

Melissa Friedman Lucas

Year of Birth: 1962

Title: Founder and Chief Investment Officer

3019 Wilshire Boulevard, #202

Santa Monica, CA 90403

310-471-0640

Item 2 – Educational Background and Business Experience

Education:

Ms. Friedman Lucas received her bachelor's degree, summa cum laude, in biochemical sciences from Princeton University, where she was elected to Phi Beta Kappa.

Business Background:

Ms. Friedman Lucas has worked as an investment professional for over 30 years. In 2021, she formed Your OCIO, LLC to continue her work, as her clients' Chief Investment Officer, providing investment Advisory services to their entities as well as, when so engaged, offering overall wealth management guidance.

For more than two decades, Ms. Friedman Lucas has been co-Chief Investment Officer and a principal of the Lucas family office. She continues in the co-Chief Investment Officer role providing investment leadership and advice to Lucas family investment entities.

Since the mid-2000s, Ms. Friedman Lucas has additionally served as Chief Investment Officer for another extended family's Trusts and related investment entities. She continues in this capacity.

In 2020, she added a role providing broad wealth management guidance to an individual of significant means.

Previously, Ms. Friedman Lucas held positions of increasing responsibility within The Capital Group Companies. Her final position there was Vice President of Capital Research Company, where she researched the chemical and healthcare industries, directly managing roughly \$500 million of investments and influencing investments in these areas throughout the American Funds family of mutual funds.

Prior to her time at The Capital Group, Ms. Friedman Lucas a biochemist at Merck & Co.

Designation

Ms. Friedman Lucas is the Founder and Chief Investment Officer of Your OCIO, LLC.

Item 3 – Disciplinary Information

Ms. Friedman Lucas has never been the subject of any legal or disciplinary event, proceeding or action.

Item 4 – Other Business Activities

Ms. Friedman Lucas retains some responsibility for input into the general operations of the Lucas Family Office, and she and her family members are among the investors in one Lucas family investment entity. Ms. Friedman Lucas does not believe that this other business activity creates a conflict of interest with clients but instead both informs and aligns well with her work for them.

Item 5 – Additional Compensation

Ms. Friedman Lucas does not receive economic benefit for providing Advisory services outside of that from the operation of Your OCIO, LLC. Specifically, her ongoing interaction with the Lucas Family Office is informal and unpaid.

Item 6 – Supervision

Ms. Friedman Lucas is subject to the Firm's code of ethics and is supervised for compliance matters by Mr. Blake Bjordahl, Your OCIO, LLC's Chief Compliance Officer. Mr.. Bjordahl may be reached by telephone at (714) 206-2491 or by email at compliance@yourocio.com.