

## Item 1: Cover Page

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**Investment Center, Inc.**  
**d/b/a**  
**OFM Wealth**  
Form ADV Part 2A  
Investment Adviser Brochure

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(708) 403-2800  
[www.ofmwealth.com](http://www.ofmwealth.com)

March 2023

This Brochure provides information about the qualifications and business practices of OFM Wealth (“we”, “us”, “our”). If you have any questions about the contents of this Brochure, please contact Jane Cain Ogrizovich, Vice President and Chief Compliance Officer at (708) 403-2800 or [jane@ofmwealth.com](mailto:jane@ofmwealth.com).

Additional information about our Firm is also available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). 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.

We are a registered investment adviser. Please note that use of the term “registered investment advisor” and a description of the Firm and/or our employees as “registered” does not imply a certain level of skill or training. For more information on the qualifications of the Firm and our employees who advise you, we encourage you to review this Brochure and the Brochure Supplement(s).

## Item 2: Summary of Material Changes

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### **Annual Update**

In this Item of OFM Wealth's (OFM or the Firm) Form ADV 2, the Firm is required to discuss any material changes that have been made to Form ADV since the last Annual Amendment.

### **Material Changes since the Last Update**

Since the last Annual Amendment filing on March 28, 2022, the Firm has the following Material Changes to report:

- This Form was updated to include information regarding our fiduciary role when providing services to retirement investors and retirement accounts. Please see Item 4: Advisory Business for more information.
- This Form was updated to include disclosure of our potential conflict of interest related to the financial incentive we have in recommending the transfer of retirement plan assets to accounts that we manage. Please see Item 5: Fees and Compensation for more information.

### **Full Brochure Available**

OFM's Form ADV may be requested at any time, without charge by contacting Jane Cain Ogrizovich, Vice President and Chief Compliance Officer at (708) 403-2800 or [jane@ofmwealth.com](mailto:jane@ofmwealth.com).

Additional information about our Firm is also available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). 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.

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## Item 4: Advisory Business

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### **Firm Description and Types of Advisory Services**

OFM Wealth (OFM or the Firm) provides financial planning and investment advisory services to individuals, high net worth individuals, pension and profit-sharing plans, trusts, estates, insurance companies and corporations.

### **Principal Owners**

OFM was founded in 1982 and is owned by Sam Ogrizovich.

### **Financial Planning**

OFM offers the following financial planning services: risk tolerance and asset allocation design, income management, retirement feasibility studies, income tax planning, cash flow analysis, account (e.g., 401k, 529 plans, etc.) analysis and asset allocation, estate analysis and distribution planning, education funding, risk management (insurance) analysis, required minimum distribution planning, estate administration, and retirement plan consulting.

OFM advisors initially meet with clients to discuss goals, objectives, risk tolerance, time horizons, income needs, tax situations, etc.

A financial plan or report is presented to the client. At this meeting, the client is provided with recommendations that are consistent with the client's stated goals and objectives. An implementation schedule is reviewed with the client to determine which steps will be pursued, and with whom the steps may be accomplished. The client is under no obligation to utilize additional services of OFM and its representatives and is under no obligation to implement the advice or plan. Clients may choose all or certain components of advice and recommendations and can implement the recommendations through the service providers of their choice.

### **Discretionary Asset Management**

OFM provides continuous advice to clients regarding investment of client funds based on the individual needs of the client. Through personal discussions in which goals and objectives based on a client's particular circumstances are established, OFM develops a client's personal investment plan and creates and manages a portfolio based on that plan. Discretionary managed accounts are not custodied at OFM. Rather, assets are held at an outside custodian and managed to the client's objectives.

OFM will create a portfolio consisting of one or all of the following: individual equities, bonds, separately managed accounts, other investment products, no-load or load-waived mutual funds, ETFs, and no-load variable annuities. OFM will allocate the client's assets among various investments taking into consideration the overall management style selected by the client. Mutual funds will be selected on the basis of any or all of the following criteria: the fund's performance history; the industry sector in which the fund invests; the track record of the fund's manager; the fund's investment objectives; the fund's management style and

philosophy; and the fund's management fee structure. Portfolio weighting between funds and market sectors will be determined by each client's individual needs and circumstances.

### **Non-Discretionary Asset Management**

OFM provides advice for assets regardless of custodian, investment manager, or investment platform (i.e., 401k plans). As such, OFM's recommendations are based on the client's objectives and implemented by the client based on OFM's directions and third-party authorizations.

### **Independent Managers**

OFM may recommend that certain clients authorize the active discretionary management of a portion of their assets by and/or among certain independent investment managers, based upon the stated investment objectives of the client. The terms, compensation and conditions under which the client engages the Independent Managers are set forth in either a separate written agreement between the client and the designated Independent Managers or in a separate fee disclosure addendum to the OFM Wealth Advisory Agreement.

OFM renders services to the client relative to the discretionary and/or non-discretionary selection or recommendation of Independent Managers, OFM also monitors and reviews the account performance and the client's investment objectives.

When recommending or selecting an Independent Manager for a client, OFM reviews information about the Independent Manager such as its disclosure statement and/or material supplied by the Independent Manager or independent third parties for a description of the Independent Manager's investment strategies, past performance and risk results to the extent available. Factors that OFM considers in selecting or recommending an Independent Manager include the client's stated investment objectives, management style, performance, reputation, reporting, pricing, and research. The investment management fees charged by the designated independent managers, together with the fees charged by the corresponding designated broker-dealer/custodian of the client's assets, may be exclusive of, and in addition to, OFM investment advisory fee.

In addition to OFM's written disclosure brochure, the client also receives the written disclosure brochure of the designated Independent Managers. Certain Independent Managers may impose more restrictive account requirements and varying billing practices than OFM. In such instances, OFM may alter its corresponding account requirements and/or billing practices to accommodate those of the Independent Managers.

### **Tailored Relationships**

OFM tailors investment advisory services to the individual needs of the client. OFM clients are allowed to impose restrictions on the investments in their account. All limitations and restrictions placed on accounts must be presented to OFM. Clients will retain ownership of all securities.

**Fiduciary Statement**

We are fiduciaries under the Investment Advisers Act of 1940 and when we provide investment advice to you regarding your retirement plan account or individual retirement account, we are also fiduciaries within the meaning of Title I of the Employee Retirement Income Security Act, (“ERISA”) and/or the Internal Revenue Code, (“IRC”), as applicable, which are laws governing retirement accounts.

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 may create some conflicts with your interests. This potential conflict of interest is mitigated, however, based on the additional advice and services that we provide. We must take into consideration each client’s objectives and act in the best interests of the client. We are prohibited from engaging in any activity that is in conflict with the interests of the client. We have the following responsibilities when working with a client:

- To render impartial advice;
- To make appropriate recommendations based on the client’s needs, financial circumstances, and investment objectives;
- To exercise a high degree of care and diligence to ensure that information is presented in an accurate manner and not in a way to mislead;
- To have a reasonable basis, information, and understanding of the facts in order to provide appropriate recommendations and representations;
- Disclose any material conflict of interest in writing; and
- Treat clients fairly and equitably.

Regulations prohibit us from:

- Employing any device, scheme, or artifice to defraud a client;
- Making any untrue statement of a material fact to a client or omitting to state a material fact when communicating with a client;
- Engaging in any act, practice, or course of business which operates or would operate as fraud or deceit upon a client; or
- Engaging in any manipulative act or practice with a client.

We will act with competence, dignity, integrity, and in an ethical manner, when working with clients. We will use reasonable care and exercise independent professional judgement when conducting investment analysis, making investment recommendations, trading, promoting our services, and engaging in other professional activities.

**Wrap Fee Programs**

OFM does not participate in a Wrap Fee Program.

**Client Assets**

As of December 31, 2022, OFM manages approximately \$260,483,407 in assets under management; approximately \$249,201,844 is managed on a discretionary basis; and approximately \$11,281,563 million is managed on a non-discretionary basis.

## **Item 5: Fees and Compensation**

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### **Compensation - Initial Financial Planning**

A financial planning fee will be charged on an hourly basis. Hourly rates range from \$200 - \$400 per hour. An estimate of total hours will be determined at the start of the advisory relationship. One-half of the estimated fees will be due upon signing of the agreement. The balance of the fee is due upon completion of the initial agreed upon services.

### **Compensation - Ongoing Financial Planning and Investment Advisory Services**

OFM charges annual fees for a combination of ongoing financial planning AND investment advisory services. These annual fees range from 0.50% to 1.35% of household assets under management. The asset-based fee is prorated and paid quarterly, in advance, based upon the market value of the household assets on the last day of the previous quarter as valued by the custodian. The asset-based fee for the initial quarter shall be calculated on a pro rata basis commencing on the day the household assets are initially designated to us for investment advisory services under this agreement. No increase in fees shall be effective without prior written notification to the client.

### **Calculation and Payment**

The specific manner in which fees are charged by OFM is established in a client's written agreement with OFM. Clients may elect to be invoiced directly for fees or to authorize OFM to directly debit fees from client accounts.

### **Agreement Terms**

Either party may terminate an agreement at any time by notifying the other in writing. If an account is terminated and all assets are withdrawn after the inception of a quarter, prorated fees will be returned to the client upon request in writing.

### **Cash Balances**

Some of your assets may be held as cash and remain uninvested. Holding a portion of your assets in cash and cash alternatives, i.e., money market fund shares, may be based on your desire to have an allocation to cash as an asset class, to support a phased market entrance strategy, to facilitate transaction execution, to have available funds for withdrawal needs or to pay fees or to provide for asset protection during periods of volatile market conditions. Your cash and cash equivalents will be subject to our investment advisory fees unless otherwise agreed upon. You may experience negative performance on the cash portion of your portfolio if the investment advisory fees charged are higher than the returns you receive from your cash.

### **Retirement Plan Rollover Recommendations**

As part of our investment advisory services to our clients, we may recommend that clients roll assets from their employer's retirement plan, such as a 401(k), 457, or ERISA 403(b) account (collectively, a "Plan Account"), to an individual retirement account, such as a SIMPLE IRA, SEP IRA, Traditional IRA, or Roth IRA (collectively, an "IRA Account") that we will advise on the



client's behalf. We may also recommend rollovers from IRA Accounts to Plan Accounts, from Plan Accounts to Plan Accounts, and from IRA Accounts to IRA Accounts.

If the client elects to roll the assets to an IRA that is subject to our advisement, we will charge the client an asset-based fee as set forth in the advisory agreement the client executed with our firm. This creates a potential conflict of interest because it creates a financial incentive for our firm to recommend the rollover to the client (i.e., receipt of additional fee-based compensation). This potential conflict of interest is mitigated, however, based on the additional advice and services that we provide. Clients are under no obligation, contractually or otherwise, to complete the rollover. Moreover, if clients do complete the rollover, clients are under no obligation to have the assets in an IRA advised on by our firm. Due to the foregoing conflict of interest, when we make rollover recommendations, we operate under a special rule that requires us to act in our clients' best interests and not put our interests ahead of our clients'.

Under this special rule's provisions, we must:

- meet a professional standard of care when making investment recommendations (give prudent advice);
- never put our financial interests ahead of our clients' when making recommendations (give loyal advice);
- avoid misleading statements about conflicts of interest, fees, and investments;
- follow policies and procedures designed to ensure that we give advice that is in our clients' best interests;
- charge no more than a reasonable fee for our services; and
- give clients basic information about conflicts of interest.

Many employers permit former employees to keep their retirement assets in their company plan. Also, current employees can sometimes move assets out of their company plan before they retire or change jobs. In determining whether to complete the rollover to an IRA, and to the extent the following options are available, clients should consider the costs and benefits of a rollover. Note that an employee will typically have four options in this situation:

1. leaving the funds in the employer's (former employer's) plan;
2. moving the funds to a new employer's retirement plan;
3. cashing out and taking a taxable distribution from the plan; or
4. rolling the funds into an IRA rollover account.

Each of these options has potential positives and negatives. Because of that, along with the importance of understanding the differences between these types of accounts, we will provide clients with an explanation of the advantages and disadvantages of both account types and document the basis for our belief that the rollover transaction we recommend is in your best interests.

### **General Information on Compensation and Other Fees**

Fees, account minimums and payment terms are negotiable depending on the client's unique situation – such as the size of the aggregate related party portfolio size, family holdings, low-cost basis securities, or certain passively advised investments and pre-existing relationships with clients. Certain clients may pay more or less than others depending on the amount of assets, type of portfolio, or the time involved, the degree of responsibility assumed, complexity of the engagement, special skills needed to solve problems, the application of experience and knowledge of the client's situation.

OFM's fees are exclusive of brokerage commissions, transaction fees, and other related costs and expenses which shall be incurred by the client. Clients may incur certain charges imposed by custodians, brokers, third party investment and other third parties such as fees charged by managers, custodial fees, short term trading fees, odd-lot differentials, transfer taxes, wire transfer and electronic fund fees, and other fees and taxes on brokerage accounts and securities transactions. Mutual funds and exchange traded funds also charge internal management fees, which are disclosed in a fund's prospectus.

Such charges, fees and commissions are exclusive of and in addition to OFM's fee, and OFM shall not receive ANY portion of these commissions, fees, and costs.

All fees paid to OFM for investment advisory services are separate and distinct from the fees and expenses charged by mutual funds. These fees and expenses are described in each fund's prospectus. These fees will generally include a management fee, other expenses, and a possible distribution fee.

A client could invest in a mutual fund or sub-account directly, without the services of OFM. In that case, the client would not receive the services provided by OFM which are designed, among other things, to assist the client in determining which mutual funds are most appropriate to each client's financial condition and objectives. Accordingly, the client should review both the fees charged by the funds/sub-accounts and the fees charged by OFM to fully understand the total amount of fees to be paid by the client and to thereby evaluate the financial planning and investment advisory services being provided.

Clients should note that similar advisory services may (or may not) be available from other registered investment advisors for similar, higher, or lower fees.

## **Item 6: Performance-Based Fees and Side-by-Side Management**

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Neither OFM nor any of its Supervised Persons (employees) accepts performance-based fees (fees based on a share of capital gains on or capital appreciation of the assets of a client).

OFM does not use a performance-based fee structure because of the potential conflict of interest. Performance-based compensation may create an incentive for the adviser to recommend an investment that may carry a higher degree of risk to the client.

## Item 7: Types of Clients

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OFM provides investment advice to the types of clients described in Item 4, Advisory Business above.

### **Account Minimums**

OFM accepts minimum household accounts totaling \$500,000. Senior wealth managers have a minimum of up to \$2,000,000, depending on the tenure of the advisor. Household accounts include assets at various custodians including individual and joint accounts, trust accounts, and retirement plan accounts.

Exceptions to this minimum may be made for children of OFM clients, participants in retirement plans of OFM clients, and referrals.

## Item 8: Methods of Analysis, Investment Strategies and Risk of Loss

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OFM investment management is influenced by Modern Portfolio Theory. That theory suggests investing in a predetermined asset mix based on the client's objectives, risk tolerance, and historical asset class performance. This results in a portfolio that does not rely on market timing or security selection. Rather, the theory favors investing across various asset classes that may experience non-correlated market movements resulting in risk mitigation.

OFM, in the context of Modern Portfolio Theory, practices the discipline of strategic asset allocation. That is, once a target allocation is determined for each client, the portfolio is monitored in observance of those targets, and re-balanced to those targets as needed.

The strategic asset allocation targets may change for a client as goals, needs, and time horizon change.

### **Risk of Loss**

Investing in securities involves risk of loss that clients should be prepared to bear.

**All investments involve the risk of loss, including (among other things) loss of principal, a reduction in earnings (including interest, dividends and other distributions), and the loss of future earnings. Although OFM manages the assets in a manner consistent with risk tolerances, there can be no guarantee that our efforts will be successful. The investor should be prepared to bear the following investment risks of loss:**

- **Interest-rate Risk:** Fluctuations in interest rates may cause investment prices to fluctuate. For example, when interest rates rise, yields on existing bonds become less attractive, causing their market values to decline.
- **Market Risk:** The price of a security, bond, or mutual fund may drop in reaction to tangible and intangible events and conditions. This type of risk is caused by external factors independent of a security's particular underlying circumstances. For example, political, economic and social conditions may trigger market events.
- **Inflation Risk:** When any type of inflation is present, a dollar next year will not buy as much as a dollar today, because purchasing power is eroding at the rate of inflation.
- **Currency Risk:** Overseas investments are subject to fluctuations in the value of the dollar against the currency of the investment's originating country. This is also referred to as exchange rate risk.
- **Reinvestment Risk:** This is the risk that future proceeds from investments may have to be reinvested at a potentially lower rate of return (i.e., interest rate). This primarily relates to fixed income securities.
- **Business Risk:** These risks are associated with a particular industry or a particular company within an industry. For example, oil-drilling companies depend on finding oil and then refining it, a lengthy process, before they can generate a profit. They

carry a higher risk of profitability than an electric company, which generates its income from a steady stream of customers who buy electricity no matter what the economic environment is like.

- **Liquidity Risk:** Liquidity is the ability to readily convert an investment into cash. Generally, assets are more liquid if many traders are interested in a standardized product. For example, Treasury Bills are highly liquid, while real estate properties are not.
- **Financial Risk:** Excessive borrowing to finance a business' operations increases the risk of profitability, because the company must meet the terms of its obligations in good times and bad. During periods of financial stress, the inability to meet loan obligations may result in bankruptcy and/or a declining market value.
- **Cybersecurity Risk:** A breach in cyber security refers to both intentional and unintentional events that may cause an account to lose proprietary information, suffer data corruption, or lose operational capacity. This in turn could cause an account to incur regulatory penalties, reputational damage, and additional compliance costs associated with corrective measures, and/or financial loss.
- **Pandemic Risk:** Large-scale outbreaks of infectious disease can greatly increase morbidity and mortality over a wide geographic area, crossing international boundaries, and causing significant economic, social, and political disruption.

## **Item 9: Disciplinary Information**

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There have never been any legal or disciplinary actions against OFM or its management persons.

## **Item 10: Other Financial Industry Activities and Affiliations**

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### **Financial Industry Activities**

OFM is not registered as a broker-dealer, and none of its management persons are registered representatives of a broker-dealer.

Neither OFM nor any of its management persons is registered as (or associated with) a futures commissions merchant, commodity pool operator, or a commodity trading advisor.

### **Insurance Agents or Brokers**

Principals and associates of OFM may be licensed insurance agents or brokers and may be appointed with several insurance companies. Clients are not obligated to use any company for insurance product purchases and may work with any insurance agent they choose.

These individuals spend less than 1% of their time on insurance sales. Most insurance transactions involve variable annuities from which no sales commissions are received. Variable annuity sub-accounts are selected and monitored in the context of OFM's management of client household assets.

### **Other Investment Advisors**

OFM may recommend or select other investment advisors for its clients.



## **Item 11: Code of Ethics, Participation or Interest in Client Transactions and Personal Trading**

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### **Code of Ethics**

OFM employees must comply with a Code of Ethics and Statement for Insider Trading. The Code describes the Firms' high standard of business conduct, and fiduciary duty to its clients. The Code's key provisions include:

- Statement of General Principles
- Policy on and reporting of Personal Securities Transactions
- A prohibition on Insider Trading
- Restrictions on the acceptance of significant gifts
- Procedures to detect and deter misconduct and violations
- Requirement to maintain confidentiality of client information

Jane Cain Ogrizovich, Vice President and Chief Compliance Officer, reviews all employee trades each quarter.

OFM's employees must acknowledge the terms of the Code of Ethics at least annually. Any individual not in compliance with the Code of Ethics may be subject to termination.

Clients and prospective clients can obtain a copy of OFM's Code of Ethics by contacting Jane Cain Ogrizovich at (708) 403-2800.

### **Participation or Interest in Client Transactions – Personal Securities Transactions**

OFM and its employees may buy or sell securities identical to those recommended to clients for their personal accounts. The Code of Ethics, described above, is designed to assure that the personal securities transactions, activities and interests of the employees of OFM will not interfere with (i) making decisions in the best interest of advisory clients and (ii) implementing such decisions while, at the same time, allowing employees to invest for their own accounts. Under the Code certain classes of securities, primarily mutual funds, have been designated as exempt transactions, based upon a determination that these would materially not interfere with the best interest of OFM's clients. In addition, the Code requires pre-clearance of initial public offerings and private placements. Nonetheless, because the Code of Ethics in some circumstances would permit employees to invest in the same securities as clients, there is a possibility that employees might benefit from market activity by a client in a security held by an employee. Employee trading is continually monitored under the Code of Ethics and designed to reasonably prevent conflicts of interest between OFM and its clients.

### **Participation or Interest in Client Transactions – Financial Interest and Principal Trade**

Employees of OFM do not recommend to clients, or buy or sell for client accounts, securities in which they have a material financial interest.

It is OFM's policy that the Firm will not affect any principal securities transactions for client accounts.

## Item 12: Brokerage Practices

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### **Research and Other Soft Dollar Benefits**

OFM has no written or verbal arrangements whereby it receives soft dollars.

### **Brokerage for Client Referrals**

OFM does not receive client referrals from broker/dealers.

### **Directed Brokerage**

While not routine, the client may direct OFM to use a particular broker-dealer to execute some or all transactions for the client. This brokerage direction must be requested by the client in writing. In that case, the client will negotiate terms and arrangements for the account with that broker-dealer, and OFM will not seek better execution services or prices from other broker-dealers or be able to “batch” client transactions for execution through other broker-dealers with orders for other accounts managed by OFM. By directing brokerage, the client may pay higher commissions or other transaction costs or greater spreads, or receive less favorable net prices, on transactions for the account than would otherwise be the case. Not all advisers require or allow their clients to direct brokerage. Subject to its duty of best execution, OFM may decline a client’s request to direct brokerage if, in OFM’s sole discretion, such directed brokerage arrangements would result in additional operational difficulties.

If the client requests OFM to arrange for the execution of securities brokerage transactions for the client’s account; OFM shall direct such transactions through broker-dealers that OFM reasonably believes will provide best execution. OFM shall periodically and systematically review its policies and procedures regarding recommending broker-dealers to its client in light of its duty to obtain best execution.

### **Directed Brokerage – Economic Benefits**

OFM may recommend/require that clients establish brokerage accounts with Pershing Advisor Solutions LLC, (PAS), a FINRA registered broker-dealer, member SIPC, to maintain custody of clients' assets and to effect trades for their accounts. Although OFM may recommend/require that clients establish accounts at PAS, it is the client's decision to custody assets with PAS. OFM is independently owned and operated and not affiliated with PAS.

For OFM client accounts maintained in its custody, PAS generally does not charge separately for custody services but is compensated by account holders through commissions and other transaction-related or asset-based fees for securities trades that are executed through PAS or that settle into PAS accounts.

PAS also makes available to OFM other products and services that benefit OFM but may not directly benefit its clients’ accounts. Many of these products and services may be used to service all or some substantial number of OFM’s accounts, including accounts not maintained at PAS.

PAS's products and services that assist OFM in managing and administering clients' accounts include software and other technology that (i) provide access to client account data (such as trade confirmations and account statements); (ii) facilitate trade execution and allocate aggregated trade orders for multiple client accounts; (iii) provide research, pricing and other market data; (iv) facilitate payment of OFM's fees from its clients' accounts; and (v) assist with back-office functions, recordkeeping and client reporting.

PAS also offers other services intended to help OFM manage and further develop its business enterprise. These services may include: (i) compliance, legal and business consulting; (ii) publications and conferences on practice management and business succession; and (iii) access to employee benefits providers, human capital consultants and insurance providers. PAS may make available, manage and/or pay third-party vendors for the types of services rendered to OFM. PAS may discount or waive fees it would otherwise charge for some of these services or pay all or a part of the fees of a third-party providing these services to OFM. PAS may also provide other benefits such as educational events or occasional business entertainment of OFM personnel. In evaluating whether to recommend or require that client's custody their assets at PAS, OFM may take into account the availability of some of the foregoing products and services and other arrangements as part of the total mix of factors it considers and not solely on the nature, cost or quality of custody and brokerage services provided by PAS, which may create a potential conflict of interest.

Although not a material consideration when determining whether to recommend that a client utilize the services of a particular broker-dealer/custodian, OFM may receive from a particular broker-dealer/custodian, without cost, support services which may be used to assist OFM to better monitor and service client accounts maintained at a particular broker-dealer/custodian. Pertaining to investment research products and/or services which assist OFM in its investment decision-making process for its clients, all of which transactions shall be in compliance with Section 28(e) of the Securities Exchange Act of 1934. Included within the support services that may be obtained is a financial contribution toward client-related technology services, which may create a potential conflict of interest.

OFM may also receive waivers or reductions of conference registration fees, meals, entertainment and promotional premium items that have nominal value. OFM believes these economic benefits do not, either individually or collectively, impair our independence. Prior to the acceptance of any consideration, employees must obtain authorization and approval from Jane Cain Ogrizovich, Vice President and Chief Compliance Officer.

### **Trade Aggregation**

At the sole discretion of OFM, aggregate purchases or sales of the same security, instrument or obligation may be transacted on the same day for multiple accounts of one or more of OFM's clients. Although such aggregations potentially could be either advantageous or disadvantageous to any one or more particular accounts, they will be affected only when OFM believes that to do so will be in the best interest of the affected accounts. When transactions are so aggregated the actual prices applicable to the aggregation transaction will be deemed to

have purchased or sold its share of the security, instrument or obligation at the average price. If a partial execution is attained at the end of the trading day, OFM will generally allocate shares on a pro rata basis but may fill small orders entirely before applying the pro rata allocation.

OFM's allocation procedure seeks to be fair and equitable to all clients with no particular group or client(s) being favored or disfavored over any other clients.

Accounts for OFM or its employees may be included in a block trade with client accounts.

## Item 13: Review of Accounts

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### **Reviews**

OFM's Investment Policy Committee is comprised of Sam Ogrizovich, President and Senior Wealth Manager; and Cristine Marik, Senior Financial Planning Advisor; along with Matthew Schaap, Wealth Manager, and Brendan Nuzzo, Client Support Advisor as Analysts . The Committee regularly discusses overall firm investment philosophy to consistently apply to client accounts regardless of the client account advisor.

Each client is assigned an account advisor. The client account advisor has the responsibility for communicating with the client, updating changes to the client's situation and regularly reviewing the client's portfolio including the asset allocation and the specific assets included in the account. The client review includes comparing the portfolio and current security positions with the goals and objectives as outlined in the investment plan, reviewing changes to the client's investment circumstances, evaluating the specific holdings, re-balancing the portfolio and communicating the current status of the portfolio and any recommended actions to the client.

Each portfolio advisor has the responsibility to manage the portfolio in accordance with the clients' investment objectives and constraints. This management process includes on-going oversight of the portfolio's investments, buying and selling securities, and communication with clients. All security purchases and sales are reviewed on a regular basis.

### **Review Triggers**

Other conditions that may trigger a review are changes in market, political or economic conditions, tax laws, new investment information, and changes in a client's own situation.

### **Reporting**

Each quarter (monthly if activity occurs), the custodian provides clients with an account statement for each client account, which may include individual holdings, cost basis information, deposits and withdrawals, accrued income, dividends, management fees debited, and performance. In addition, the custodian provides clients with trade confirmations for each position bought and sold.

OFM may provide clients with a periodic report including an account appraisal that identifies the amount owned current value, capital contributions and withdrawals, percentage weighting within the portfolio of each asset class, and a performance summary.

## Item 14: Client Referrals and Other Compensation

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### **Other Compensation**

OFM does not receive any economic benefits (other than normal compensation and benefits described in Item 12) from any firm or individual for providing investment advice.

### **Compensation – Client Referrals**

OFM does not make or accept referral fees or any form of remuneration from other professionals when a prospect or client is referred to them.

## Item 15: Custody

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### **Custody – Fee Debiting**

Clients may authorize OFM (in the client agreement) to debit fees directly from the client's account at the broker dealer, bank or other qualified custodian (custodian). Client investment assets will be held with a custodian agreed upon by the client and OFM. The custodian is advised in writing of the limitation of OFM's access to the account. The custodian sends a statement to the client, at least quarterly, indicating all amounts disbursed from the account including the amount of advisory fees paid directly to OFM.

### **Custody – First Party Money Transfers**

Clients may provide OFM with written ongoing authorization to wire money between the client's accounts held with the qualified custodian directly to an outside financial institution (i.e., a client's bank account). A copy of this authorization is provided to the qualified custodian. The authorization includes the client's name and account number(s) at the outside financial institution(s) as required.

### **Custody – Account Statements**

As described above and in Item 13, clients receive at least quarterly statements from the broker dealer, bank or other qualified custodian that holds and maintains client's investment assets. Clients are urged to carefully review such statements and compare such official custodial records to the reports that OFM provides. OFM reports may vary from custodial statements based on accounting procedures, reporting dates, or valuation methodologies of certain securities.



## Item 16: Investment Discretion

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OFM may accept limited power of attorney to act on a discretionary basis on behalf of clients. A limited power of attorney allows OFM to execute trades on behalf of clients.

When such limited powers exist between the OFM and the client, OFM has the authority to determine, without obtaining specific client consent, both the amount and type of securities to be bought to satisfy client account objectives. Additionally, OFM may accept any reasonable limitation or restriction to such authority on the account placed by the client. All limitations and restrictions placed on accounts must be presented to OFM in writing.

If OFM has not been given discretionary authority, OFM consults with the client prior to each trade.

## Item 17: Voting Client Securities

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OFM does not have any authority to and does not vote proxies on behalf of clients. Clients retain the responsibility for receiving and voting proxies for securities maintained in their portfolios; clients receive these proxies directly from either custodians or transfer agents.

If requested, OFM may provide advice to clients regarding proxy votes. If any conflict of interest exists, it will be disclosed to the client. Clients may contact Jane Cain Ogrizovich at (708) 403-2800 for information about proxy voting.

## Item 18: Financial Information

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OFM has no financial commitment that impairs its ability to meet contractual and fiduciary commitments to clients and has not been the subject of a bankruptcy proceeding.

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

## Form ADV Part 2B – Investment Adviser Brochure Supplement

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**Investment Center, Inc.**  
**d/b/a**  
**OFM Wealth**  
**Form ADV Part 2B**  
**Investment Adviser Brochure Supplement**

Winterset Office Park  
10709 W. 159th Street  
Orland Park, IL 60467  
(708) 403-2800  
[www.ofmwealth.com](http://www.ofmwealth.com)

**Supervisor's Name: Sam Ogrizovich**

**Supervisor of:**  
Jane Cain Ogrizovich  
Cristine M. Marik  
Matthew J. Schaap

March 2023

This Brochure Supplement provides information about the Firm's ("we", "us", "our") employees that supplements our Brochure. You should have received a copy of that Brochure. Please contact Jane Cain Ogrizovich, Vice President and Chief Compliance Officer at (708) 403-2800 or [jane@ofmwealth.com](mailto:jane@ofmwealth.com) if you did not receive our Brochure or if you have any questions about the contents of this Supplement.

Additional information about our employee(s) referenced above is also available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). You may search this site using a unique identifying number, known as a CRD number for each employee.

## Item 2: Educational Background and Business Experience

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### **Education and Business Background**

OFM generally requires that the persons involved in making investment decisions and providing investment advice have a college degree and/or significant experience in the investment management or financial services industries. Set forth below is further information regarding the education and business background of each of the (five) Supervised Persons with the most significant responsibility for the day-to-day discretionary investment decisions made for, and investment advisory services provided to, OFM's investment advisory clients.

### **Supervised Persons**

***Sam Ogrizovich, CFP®***

**CRD #: 1014708**

#### **Business Background:**

Investment Center Inc. (OFM) (d/b/a OFM Wealth) President and Senior Wealth Manager	1982 to Present
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Cambridge Investment Research, Inc. Registered Representative and OSJ Branch Manager	2005 to 2013
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Cambridge Investment Research Advisors, Inc. Investment Advisor Representative	2005 to 2013
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#### **Formal Education after High School:**

Governors State University  
Master of Arts

University of Missouri  
Bachelor of Arts

#### **Professional Designations:**

Certified Financial Planner™ (CFP®)

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***Jane Cain Ogrizovich, CFP®***

**CRD #: 2357259**

#### **Business Background:**

Investment Center Inc. (d/b/a OFM Wealth) Vice President and Chief Compliance Officer	1982 to Present
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**Formal Education after High School:**

Governors State University  
Master of Business Administration

Purdue University  
Bachelor of Science

**Professional Designations:**

Certified Financial Planner™ (CFP®)

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***Cristine M. Marik, CFP®, CFA***

**CRD #: 4589843**

**Business Background:**

Investment Center Inc. (OFM) (d/b/a OFM Wealth)	2016 to Present
Senior Financial Planning Advisor (8/2016 to Present)	
Investment Advisor Representative (8/2016 to Present)	

Stevens Wealth Management LLC	2013 to 2016
Senior Advisor and Investment Advisor Representative	

Leonetti & Associates, LLC	2003 to 2012
Wealth Manager	

Successful Financial Solutions, Inc.	1997 to 2003
Financial Planner	

**Formal Education after High School:**

College for Financial Planning  
CFP® Professional Education Program

University of Illinois at Urbana-Champaign  
Bachelor of Science in Finance

**Professional Designations:**

Certified Financial Planner™ (CFP®)  
Chartered Financial Analyst (CFA)

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***Matthew J. Schaap, CFP®, CEPA®***

**CRD #: 7553414**

**Business Background:**

Investment Center Inc. (d/b/a OFM Wealth) Wealth Manager	2022 to Present
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Heritage Planning Partners Associate Financial Representative/Private Wealth Analyst	2022 to 2022
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Busey Wealth Management Wealth Advisor Assistant/Financial Planning Specialist	2017 to 2022
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**Formal Education after High School:**

Trinity Christian College  
Bachelor of Science in Finance and Business Management

**Professional Designations:**

Certified Financial Planner™ (CFP®)  
Certified Exit Planning Advisor (CEPA®)

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**Professional Certifications**

Our Supervised Persons maintain professional designations, which required the following minimum requirements:

<b>Certified Financial Planner™ (CFP®)</b>	
<b>Issued By</b>	Certified Financial Planner Board of Standards, Inc.
	Candidate must meet the following requirements:
<b>Prerequisites</b>	<ul style="list-style-type: none"> <li>• A bachelor's degree (or higher) from an accredited college or university, and</li> <li>• 3 years of full-time personal financial planning experience</li> </ul>
	Candidate must complete a CFP®-board registered program, or hold one of the following:
<b>Education Requirements</b>	<ul style="list-style-type: none"> <li>• CPA</li> <li>• ChFC</li> <li>• Chartered Life Underwriter (CLU)</li> <li>• CFA</li> <li>• Ph.D. in business or economics</li> <li>• Doctor of Business Administration</li> <li>• Attorney's License</li> </ul>
<b>Exam Type</b>	CFP® Certification Examination
<b>Continuing Education Requirements</b>	30 hours every 2 years

<b>Chartered Financial Analyst (CFA)</b>	
<b>Issued By</b>	CFA Institute

<b>Prerequisites</b>	<ul style="list-style-type: none"> <li>Undergraduate degree and 4 years of professional experience involving investment decision-making, or</li> <li>4 years qualified work experience (full time, but not necessarily investment related)</li> </ul>
<b>Education Requirements</b>	Candidate must complete the following: <ul style="list-style-type: none"> <li>Self-study program (250 hours of study for each of the 3 levels)</li> </ul>
<b>Exam Type</b>	3 course exams
<b>Continuing Education Requirements</b>	None

### **Certified Exit Planning Advisor (CEPA®)**

<b>Issued By</b>	Exit Planning Institute
<b>Prerequisites</b>	Candidate must meet all of the following requirements: <ul style="list-style-type: none"> <li>Five years of full-time or equivalent experience working directly with business owners as a financial advisor, attorney, CPA, business broker, investment banker, commercial lender, estate planner, insurance professional, business consultant or in a related capacity</li> <li>Undergraduate degree from a qualifying institution; if no qualifying degree must submit additional professional work experience (two years of relevant professional experience may be substituted for each year of required undergraduate studies)</li> <li>Exit Planning Institute member in good standing</li> </ul>
<b>Education Requirements</b>	Five-day educational program
<b>Exam Type</b>	Final exam (multiple-choice, proctored, closed book)
<b>Continuing Education Requirements</b>	40 hours every three years

## **Item 3: Disciplinary Information**

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Neither OFM nor any Supervised Persons have been involved in any activities resulting in a disciplinary disclosure.

## **Item 4: Other Business Activities**

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Disclosure on Outside Business Activities is provided in Form ADV Part 2A Item 10 – Other Financial Industry Activities and Affiliations above.



Principals and associates of OFM may be licensed insurance agents or brokers and may be appointed with several insurance companies. Clients are not obligated to use any company for insurance product purchases and may work with any insurance agent they choose.

Disclosure on Fees and Compensation is provided in Form ADV Part 2A Item 5 – Fees and Compensation and Form ADV Item 10 – Other Financial Industry Activities and Affiliations above.

## **Item 5: Additional Compensation**

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No Supervised Person receives any economic benefit outside of regular salaries or bonuses, except as described in Form ADV Part 2A Item 10 – Other Financial Industry Activities and Affiliations above.

## **Item 6: Supervision**

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Sam Ogrizovich, President and Senior Wealth Manager, is responsible for supervising OFM's advisory activities and managing OFM's team of supervised persons.

Sam Ogrizovich supervises these persons by holding regular meetings, which may include staff, investment, compliance and other ad hoc meetings. Sam Ogrizovich reviews client reports and trading.

Jane Cain Ogrizovich, Vice President and Chief Compliance Officer is responsible for reviewing personal securities transactions and holdings reports, and communications.

Sam Ogrizovich, President and Senior Wealth Manager and Jane Cain Ogrizovich, Vice President and Chief Compliance Officer may be reached at (708) 403-2800.