

O'Brien Capital Management, Inc.

Form ADV Part 3 – Client Relationship Summary

December 1, 2021



Item 1 – Introduction

O'Brien Capital Management, Inc. ("OCM") is a registered investment adviser registered with the United States Securities and Exchange Commission ("SEC"). Brokerage and investment advisory services and fees differ, and it is important for you to understand the differences. Free and simple tools are available to research firms and financial professionals at investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers, and investing.

Item 2 – Relationships and Services

What investment services and advice can you provide me?

OCM provides the following investment advisory services to retail investors:

- **Investment Advisory Services.** We provide continuous, active management of client accounts on a discretionary basis, which means that we have the authority to determine securities to be bought or sold without seeking your prior consent. However, all investment management decisions are subject to your specified investment objectives, guidelines, or limitations. We provide ongoing monitoring of client accounts. We do not specifically limit the investment offerings in your portfolio, but we typically use stocks, bonds, mutual funds, and ETFs in managing your portfolio.
- **Financial Planning Services.** We offer comprehensive financial planning and consulting services on a non-discretionary basis. This means that you are free to choose whether to implement any recommendations we make, and you are responsible for executing any transactions necessary to implement such recommendations. We do not provide any

ongoing monitoring or review of your accounts unless you ask us to do so.

We generally impose a minimum of \$300,000 of assets under management for new clients; however, OCM reserves the right and the sole discretion to waive this minimum.

This is a brief summary of our services. Additional information is available in our Form ADV Part 2A ("Disclosure Brochure"). Please see **Item 5** below for instructions on how to obtain a copy of our Disclosure Brochure.

Ask your investment adviser:

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

Item 3 – Fees, Costs, Conflicts, and Standards of Conduct

What fees will I pay?

Principal Fees and Costs: The fee for Investment Advisory Services is 1.00% of assets under management. The fee for Financial Planning Services is either an hourly fee or flat fee, and is based on the complexity of your financial planning needs.

Wrap Fee Programs: A wrap-fee program is an asset-based fee arrangement that includes most transaction costs and fees, and therefore may be higher than a typical asset-based advisory fee. We do not offer a wrap fee program.

Other Fees and Costs: In addition to our advisory fees, you may incur other fees and costs, such as custodian fees, account maintenance fees, fees related to mutual funds, or other administrative fees. Please refer to

Item 5 of our Disclosure Brochure for details on additional fees.

Additional Information: You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce any amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying. Additional information about our fees is available in Item 5 of our Disclosure Brochure. Please see **Item 5** below for instructions on how to obtain a copy of our Disclosure Brochure.

What are your legal obligations to me when acting as my investment adviser? How else does your firm make money, and what conflicts of interest do you have?

When we act as your investment adviser, we have to act in your best interest and not put our interest ahead of yours. At the same time, the way we make money creates some conflicts with your interests. You should understand and ask us about these conflicts because they can affect the investment advice, we provide you. Here are some examples to help you understand what this means:

Conflicts of Interest. An asset-based fee presents a conflict of interest because the more assets you have in your advisory account, the more you will pay in fees; therefore, we may have an incentive to encourage you to increase the assets in your account.

How do your financial professionals make money?

Our financial professional is paid a salary, which is the primary source of his compensation. As he is also the principal owner of the firm, he also receives compensation based on the overall profitability of the firm. Our financial professional never receives additional or variable compensation based on specific

Exhibit A – Material Changes

Since our initial Form CRS dated March 29, 2021, we have made the following material changes:

- Our annual fee is 1.00% of assets under management. We impose a minimum of \$300,000 of assets under management for new clients; however, we reserve the right and the sole discretion to waive this minimum.

recommendations, products, or services (i.e., differential compensation).

Ask your investment adviser:

- *Help me understand how these fees and costs might affect my investments. If I give you \$10,000 to invest, how much will go to fees and costs, and how much will be invested for me?*
- *How might your conflicts of interest affect me, and how will you address them?*

Item 4 – Disciplinary History

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

No. Visit investor.gov/CRS for a free and simple search tool to research our firm and our financial professionals.

Ask your investment adviser:

- *As a financial professional, do you have any disciplinary history? For what type of conduct?*

Item 5 – Additional Information

Additional information is available in our Disclosure Brochure. An up-to-date copy of our Form CRS is available on our website. Copies of these documents are available on the SEC's website at www.adviserinfo.sec.gov by conducting a Firm search using our CRD Number 136100. You may also call us at 845-358-4930 to obtain copies of these documents at any time.

Ask your investment adviser:

- *Who is my primary contact person? Is he or she a representative of an investment adviser or a broker dealer?*
- *Who can I talk to if I have concerns about how this person is treating me?*