

OLIO Financial Planning, LLC (“OLIO”) is registered with the Securities and Exchange Commission (“SEC”) as an investment adviser. Brokerage and investment advisory services and fees differ – it is important for you to understand these differences. Free and simple tools are available to research firms and financial professionals at Investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers, and investing.

What investment services and advice can you provide me?

OLIO offers financial planning advice and investment advisory services to retail investors. Financial planning advice covers areas such as cash management, insurance, employee benefits, retirement and education planning, estate planning, and tax planning. Our investment recommendations are based on your objectives and summarized in an Investment Policy Statement developed for you. Think of these policies as guardrails for how your money is managed and the types of investments we recommend. We primarily use exchange-traded funds and mutual funds in constructing portfolios. Our firm does not make available or offer advice with respect only to proprietary products or a limited selection of types of products.

We will meet with you to understand your current financial situation, available resources, tolerance for risk, financial goals, and objectives. Based on what we learn, we’ll recommend a scope of service, which at some point will likely include a portfolio of investments. These investments are monitored on a regular and continuous basis, at least quarterly, and if necessary, rebalanced to meet your changing needs and goals. Additional information about our review of accounts can be found in Item 13 of our [Form ADV Part 2A](#).

Investment accounts managed by OLIO are commonly done on a discretionary basis. This means we do not need your approval when buying or selling investments in your account(s) after previously agreeing upon stated objectives and your investment allocation. We do manage a limited number of investment accounts on a non-discretionary basis. This means we are required to obtain your consent prior to executing any trades in your accounts. We prefer not to manage client accounts on a non-discretionary basis; however, we may accommodate such requests on a case-by-case basis.

Either discretionary or nondiscretionary trading authority will be granted in an Engagement Agreement you execute with OLIO. This agreement will remain in place until the scope of service changes, or our relationship is terminated by you or us. You may amend our investment authority at any time by providing us with revised written instructions. Additional information about investment discretion is in Item 16 of our [Form ADV Part 2A](#).

We do not require an account or investment minimum to open/maintain an account or establish a relationship. Services are provided to individuals and high-net-worth individuals, small businesses, foundations, and charitable organizations. Additional information about the types of clients is in Item 7 of our [Form ADV Part 2A](#).

What fees will I pay?

Our first two meetings with you are free. The purpose of these meetings is to get to know you; to make sure we understand your personal and financial situation and confirm we are a good fit for one another. Assuming we decide to move forward, we will present a flat “retainer” fee based on the services we provide. These fees are outlined in an Engagement Agreement you execute with OLIO. Fees are billed quarterly and paid by check, electronic ACH, or deducted directly from investment account(s) we manage. From time to time, OLIO is compensated for project-based work and educational workshops.

Conversation Starters

- + 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?
- + 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?



The custodian that holds your investment account(s) may charge a transaction fee when we buy or sell an investment for you. These transaction fees are in addition to our fee. OLIO does not charge or receive a commission or a mark-up on securities transactions, nor will the firm or an associate be paid a commission on the purchase of securities or insurance contracts recommended. We do not receive "trailer" or SEC Rule 12b-1 fees from an investment company that may be recommended to a client. Additional information about fees and compensation is in Item 5 of our [Form ADV Part 2A](#).

You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce any amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying. For additional information, please see Items 4 and 5 of our [Form ADV Part 2A](#), which describe our services and fees in more detail. Item 11 also discusses conflicts of interest as well as our Code of Ethics and Standards of Conduct.

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 must act in your best interest and not put our interests 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 advice, we provide you. As an example, we will recommend you open your account with a specific custodian, where we maintain an institutional relationship and may receive economic benefits. The receipt of these benefits may present a conflict of interest and can influence our recommendation of the custodian to you. However, you ultimately decide where to open your accounts. Choosing a different custodian may result in the loss of quality of service and/or ability to obtain favorable prices.

Our team includes CERTIFIED FINANCIAL PLANNER™ professionals who must also adhere to the CFP Board's Code of Ethics and Standards of Conduct, which can be found by visiting the CFP Board's [website](#).

How do your financial professionals make money?

Our financial professionals are employees of OLIO and paid a fixed salary. They may also receive a bonus paid at the discretion of OLIO's executive team based on the specific contributions of the employee. Bonuses are related to meeting certain standards including quality of client service, client retention, and project-based work.

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

No. Neither OLIO nor our financial professionals have any legal or disciplinary history. Visit Investor.gov/CRS for a free and simple tool to research our firm and our financial professionals.

You can find additional information about our services by viewing our [Form ADV Part 2A](#) or by visiting meetolio.com. You can request up to date information and a copy of our client relationship summary by contacting us at 703 459 9299 or by email at hello@meetolio.com.

Conversation Starters

- + How might your conflicts of interest affect me, and how will you address them?
- + As a financial professional, do you have any disciplinary history? For what type of conduct?
- + Who is my primary contact person? Is he/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?

