Optima Capital LLC
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FORM CRS

Optima Capital LLC is registered with the United States Securities and Exchange Commission as an investment adviser and, as such, we provide advisory services rather than brokerage services. Brokerage and investment advisory services and fees differ and it is important for you, our client, to understand the differences. Additionally, 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. This document is a summary of the services and fees we offer to "retail" investors, which are natural persons who seek or receive services primarily for personal, family, or household purposes.

What investment services and advice can you provide me?
We offer the following investment advisory services to retail investors: **Financial Planning Services; Portfolio Management Services; Selection of Other Advisers; Advisory Consulting Services.** Detailed information regarding our services, fees and other disclosures can be found in our Form ADV Part 2A brochure, Items 4, 7, and 8. You may access our current brochure by clicking this link: https://adviserinfo.sec.gov/firm/brochure/310146.

Account Monitoring: If you open an investment account with our firm, as part of our standard service we will monitor your investments on an ongoing basis. Individual accounts are monitored quarterly. If you engage our firm for any of our advisory services that do not involve investment management services, we will not monitor your accounts unless specified in the agreement you sign with our firm.

Investment Authority: We manage investment accounts on a ***discretionary*** basis whereby ***we will decide*** which investments to buy or sell for your account. We have discretion to select, retain or replace third-party managers to manage your accounts. You may limit our discretionary authority (for example, limiting the types of securities that can be purchased or sold for your account) by providing our firm with your restrictions and guidelines in writing.

Investment Offerings: We provide advice on various types of investments. Our services are not limited to a specific type of investment or product.

Account Minimums and Requirements: In general, we require a $50,000 minimum account size to open and maintain an advisory account, which may be waived at our discretion.

Key Questions to Ask Your Financial Professional

- **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?**

What fees will I pay?
The following summarizes the principal fees and costs associated with engaging our firm for investment advisory services. For detailed information, refer to our Form ADV Part 2A brochure, Items 5 and 6. You may access our current brochure by clicking this link: https://adviserinfo.sec.gov/firm/brochure/310146

- **Asset Based Fees -** Payable quarterly in advance. Since the fees we receive are asset-based (i.e. based on the value of your account), we have an incentive to increase your account value which creates a conflict especially for those accounts holding illiquid or hard-to-value assets;
- **Hourly Fees -** Payable In arrears;
- **Other Advisory Fees -** In addition to our fees, you may also pay:
    - Advisory fees charged by third party money managers, which are separate and apart from our fees.

Examples of the most common fees and costs that may be applicable to our clients are:

- Custodian fees;
- Account maintenance fees;
- Fees related to mutual funds and exchange-traded funds;

- Transaction charges when purchasing or selling securities; and
- Other product-level fees associated with your investments

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.

Key Questions to Ask Your Financial Professional

- **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?**

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.

- *Third-Party Payments*: Persons providing investment advice on behalf of our firm are licensed as independent insurance agents. These persons will earn commission-based compensation for selling insurance products. Insurance commissions are separate and in addition to our advisory fees. This practice presents a conflict of interest because they have an incentive to recommend insurance products to you for the purpose of generating commissions rather than solely based on your needs.
- Because our revenue is derived from asset-based fees, we have an incentive to grow your account as much as possible. This could cause us to take overly aggressive positions in conflict with your interests in an attempt to grow your account, or could incentivize us to inflate the valuations of illiquid investments held in your account.

Refer to our Form ADV Part 2A brochure by clicking this link: https://adviserinfo.sec.gov/firm/brochure/310146 to help you understand what conflicts exist.

Key Questions to Ask Your Financial Professional

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

How do your financial professionals make money?
The financial professionals servicing your account(s) are compensated in the following ways: portion of advisory fees earned from your account and bonus. Since our financial professionals earn a portion of the advisory fees charged by our firm, they are incentivized to refer clients to our firm, which is a conflict of interest.

Do you or your financial professionals have legal or disciplinary history?
No, neither our firm nor our financial professionals have any legal or disciplinary history to disclose.
Visit Investor.gov/CRS for a free and simple research tool.

Key Questions to Ask Your Financial Professional

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

You can find additional information about your investment advisory services and request a copy of the relationship summary at 503-270-1314 or click the link provided: https://adviserinfo.sec.gov/firm/brochure/310146

Key Questions to Ask Your Financial Professional

- **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?**