



## CLIENT RELATIONSHIP SUMMARY

### ODYSSEY PERSONAL FINANCIAL ADVISORS (CRD# 322496)

September 19, 2022

#### Introduction

Our firm, Odyssey Personal Financial Advisors (“Odyssey” or the “Firm”) is a registered investment adviser with the U.S. Securities and Exchange Commission. Brokerage and investment advisory services and fees differ, and 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](https://www.investor.gov/crs), which also provides educational materials about broker-dealers, investment advisers, and investing.

#### Relationships and Services

What investment services and advice can you provide me?
<b>Services:</b> We offer investment advisory services to retail investors. These services include investment management, financial planning and consulting services, and qualified plan consulting. We work closely with you to identify your investment goals and objectives, as well as risk tolerance and financial situation in order to develop an investment approach.
<b>Accounts, Investments, and Monitoring:</b> We provide services to individuals, families, business owners and corporations, including servicing 401k and 403b plans. We primarily use the services of one or more third-party sub-advisors (“Sub-Advisor”) for the construction of portfolios. Asset allocations are monitored by the Sub-Advisor. As part of our services, we monitor portfolios at least annually to ensure they remain consistent with the objective and risk tolerance.
<b>Investment Authority:</b> We provide our services both on a discretionary and non-discretionary basis. Discretionary account management authority is granted by you through your agreement with our firm, the Sub-Advisor agreement, and the authorization you sign with the custodian. We choose your portfolio through the chosen Sub-Advisor in accordance with your investment objectives and risk tolerance. For our non-discretionary services, the client makes the ultimate decision regarding the purchase or sale of investments. Our engagement will continue unless you notify us in writing.
<b>Account Minimums and Other Requirements:</b> We do not require a minimum amount of assets under management to effectively implement our investment process.
<b>Additional Information:</b> For more detailed information on our relationships and services, please see Item 4 – Advisory Business, Item 7 – Types of Clients, and Item 13 – Review of Accounts of our Form ADV Part 2A available via our Firm’s <a href="#">Investment Adviser Public Disclosure Page</a> .
<b>Conversation Starters:</b> <i>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?</i>

#### Fees, Costs, Conflicts, and Standard of Conduct

What fees will I pay?
<b>Asset-Based Fees:</b> We will charge an investment management fee for our investment advisory services. The investment management fee is an <b>annual fee</b> based on a percentage of the value of your assets in the account and ranges up to 1.6% based on a tiered fee schedule. Odyssey’s investment management fee is collected on a quarterly basis in arrears and calculated as a percentage of the value of the cash and investments in your accounts that we manage. Our investment management fees will be deducted by the Sub-Advisor directly from the client’s account(s). Any fees assessed by a Sub-Advisor for their services are included in the client’s annual fee paid to our Firm.
<b>Financial Planning Fees:</b> Our financial plans are offered on an hourly or fixed fee basis. Our hourly fee does not exceed \$600 per hour and our fixed flat fee engagement shall not exceed \$10,000. An estimate of the total cost based on the scope of the engagement shall be provided to the client prior to engagement. The financial planning fees may be negotiable based on the complexity and scope of the services.

**Qualified Plan Consulting:** Odyssey also provides consulting services for qualified plans, for which fees are calculated based on the basis point fees (percentage of the account value) of the Plan.

PORTFOLIO SIZE	BASIS POINT FEE (bps)
\$0 to \$1,000,000	75 bps
\$1,000,001 to \$3,000,000	50 bps
\$3,000,001 and over	25 bps

**Other Fees and Costs:** In addition to our advisory fee, you will also be responsible for custody fees, account administrative fees, and fees and expenses related to mutual funds and exchange-traded funds and applicable securities transaction 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. For more detailed information, please see Item 5 – Fees and Compensation of our Form ADV Part 2A available via our firm’s [Investment Adviser Public Disclosure Page](#).

**Conversation Starters:** *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 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 investment advice that we provide you. Here is an example to help you understand what this means:

We will recommend that you open your account with a specific custodian, where we maintain an institutional relationship and receive economic benefits. The receipt of economic benefits presents 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.

**Additional Information:** For more detailed information, please see Item 10 – Financial Industry Activities and Affiliations, Item 12 – Brokerage Practices and Item 14 – Client Referrals and Other Compensation of our Form ADV Part 2A available via our firm’s [Investment Adviser Public Disclosure Page](#).

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

#### How do your financial professionals make money?

Our financial professionals are compensated based on an agreed-upon annual salary. In certain cases, bonuses are paid to some employees based on quality of work, excellence of service, and other factors. No employee compensation is based on any sales incentives, clients acquired, assets raised or assets under management.

#### Disciplinary History

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

No. You can visit [Investor.gov/CRS](http://Investor.gov/CRS) for a free and simple search tool to research our firm and our financial professionals.

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

#### Additional Information

You can find additional information about our investment advisory services by viewing our Form ADV Part 2A available via our firm’s [Investment Adviser Public Disclosure Page](#) or you can request up-to-date information and a copy of our client relationship summary by contacting us at [steve.siders@odysseypfa.net](mailto:steve.siders@odysseypfa.net) or (770) 992-4444.

**Conversation Starters:** *Who is my primary contact person? Are they a representative of an investment adviser? Who can I talk to if I have concerns about how this person is treating me?*