

Introduction

Our firm, O'Boyle Wealth Management, Inc., is an investment adviser registered with the Securities and Exchange Commission. We feel that it is important for you to understand how advisory and brokerage services and fees differ in order to determine which type of account is right for you. There are free and simple tools available to research firms and financial professionals at www.investor.gov/CRS, which also provides educational materials about investment advisers, broker-dealers, and investing.

What investment services and advice can you provide me?

We are a registered investment adviser that offers investment advisory services to clients. Our advisory services include Comprehensive Portfolio Management, Wrap Comprehensive Portfolio Management, Retirement Plan Consulting, and Financial Planning & Consulting. If you open an advisory account with our firm, we'll meet with you to understand your current financial situation, existing resources, goals, and risk tolerance. Based on what we learn, we'll recommend a portfolio of investments that is monitored at least quarterly, and if necessary, rebalanced to meet your changing needs, stated goals and objectives. We'll offer you advice on a regular basis and contact you at least annually to discuss your portfolio.

Our agreement outlines whether we are allowed to buy and sell investments in your account without asking you in advance ("discretion") or buy and sell investments in your account only after receiving your permission ("non-discretion"). However, we operate almost exclusively on a discretionary basis as the non-discretion option only applies to specific 401(k) plans where plan participants make the ultimate decision regarding the purchase or sale of investments. Any limitations will be described in the signed advisory agreement. We will have discretion or non-discretion until the advisory agreement is terminated by you or our firm.

We do not restrict our advice to limited types of products or investments. Our firm does not impose requirements for opening and maintaining accounts or otherwise engaging us.

Financial Planning & Consulting is included in our Comprehensive Portfolio Management and Wrap Comprehensive Portfolio Management services for no additional fee. In rare cases, Financial Planning & Consulting is also offered as a separate service for a flat or hourly fee, **however** we do not monitor investments when selecting the stand alone Financial Planning & Consulting service.

Additional information about our advisory services is located in Item 4 of our Firm Brochure and Item 5 of our Wrap Brochure which can be found at <https://adviserinfo.sec.gov/firm/brochure/292849>.

What fees will I pay?

You will be charged an ongoing quarterly fee based on the value of the investments in your account.. As a referral to our firm, our advisory fees typically do not exceed 1.25% annually and will be clearly defined on Schedule A of your advisory agreement. Our maximum stated Wrap Comprehensive Portfolio Management and Comprehensive Portfolio Management annual fee is 2.00% and 1.75% respectively. Ultimately, because our advisory fees are structured as a percentage, the more assets you have in your advisory account, the more compensation we will receive. Consequently, we have an incentive to increase the assets in your advisory account, which we believe is an inherent objective of investing. Correspondingly, we receive less in advisory fees and have a disincentive should your assets decline in value. Our fees may vary pending the scope of work and in only unique circumstances, may be negotiable. Our firm's fees will be automatically deducted from your advisory account, which will reduce the value of your advisory account. Upon request, our firm may provide you with an invoice reflecting your fees from your advisory account(s).

Our maximum flat fee is \$250,000 and maximum hourly rate is \$1,000 for our Financial Planning & Consulting services. Our maximum flat fee is \$100,000 and maximum hourly rate is \$500 for our Retirement Plan Consulting service. We charge an upfront retainer when you sign an agreement and bill you when we provide a financial plan or consultation.

The broker-dealer that holds your assets charges a transaction fee when we buy or sell an investment for you. However, in both our Wrap Comprehensive Portfolio Management and Comprehensive Portfolio Management programs, we pay the broker-dealer's transaction fees on your behalf. For our lower balance Comprehensive

Portfolio Management program, your holdings are typically invested in no-transaction fee funds, where we do not incur a transaction fee. Consequently, the transaction costs we incur on your behalf for our Wrap fee programs are generally higher than transaction costs we incur for our Comprehensive Portfolio Management program.

Some investments, such as mutual funds, index funds, exchange traded funds, and variable annuities, charge additional fees that will reduce the value of your investments over time. 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 in Item 5 of our Firm Brochure and Item 4 of our Wrap Brochure which can be found at <https://adviserinfo.sec.gov/firm/brochure/292849>.

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:

Representatives of our firm are licensed insurance agents. As a result of these transactions, they receive normal and customary commissions. A conflict of interest exists as these commissionable insurance sales, create an incentive to recommend insurance products based on the compensation earned. To mitigate this potential conflict, our firm will act in the client's best interest.

Additional information about our conflicts of interest is in Item 10 of our Firm Brochure and Item 9 of our Wrap Brochure which can be found at <https://adviserinfo.sec.gov/firm/brochure/292849>.

How do your financial professionals make money?

Our financial professionals are compensated based on the revenue our firm earns from their advisory services or recommendations, the amount of client assets they service, and the time and complexity required to meet a client's needs.

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

No, our firm and financial professionals do not have any legal and disciplinary history to disclose. Visit Investor.gov/CRS for a free and simple search tool to research our firm and our financial professionals.

Additional Information

You can find additional information about our firm's investment advisory services on the SEC's website at www.adviserinfo.sec.gov by searching CRD # 292849. You may also contact our firm at (310) 601-7075 to request a copy of this relationship summary and other up-to-date information.

Questions to Ask Us:

- 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 those qualifications mean?
- Help me understand how these fees and costs may 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?
- As a financial professional, do you have any disciplinary history?
- For what type of conduct?
- 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?