



## Form ADV Part 3 - Client Relationship Summary

Initial Date: 06/30/2020

Most Recent Review Date: 03/29/2023

### Item 1. Introduction

**Opus Capital Management** is registered with the Securities and Exchange Commission (SEC) as an investment adviser.

Brokerage and investment advisory services and fees differ, and that 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.

### Item 2. Relationships and Services

#### ***What investment services and advice can you provide me?***

We offer investment advisory services which consists of wealth management, financial planning and pension consulting advisory services. We monitor the individual investments in your portfolio each day the market is open. We review portfolio performance on a quarterly basis at a minimum. We generally have discretionary authority to select the identity and amount of securities to be bought or sold in your portfolio. In all cases, such discretion is exercised in a manner consistent with the stated investment objectives for your portfolio. We generally require a minimum amount of \$1,000,000 of assets under management; this minimum may be waived in certain situations. We do not offer proprietary products, and we do not limit our investment advice to a specific menu of products or investments. We are a fiduciary and our decisions are made in your best interests.

For additional information, please see Form ADV, Part 2A brochure Items 4, 7, 13, and 16.

#### ***CONVERSATION STARTER / 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?*

### Item 3. Fees, Costs, Conflicts, and Standard of Conduct

#### ***What fees will I pay?***

Our fees are based on a percentage of your assets under our management and the end of the quarter. Our standard fee schedule is 1.00% (per annum) on all assets managed; fees are negotiable. Market value is based on trade date valuation, provided by the account custodian. As the value of your assets managed by Opus increases, the fee you pay us also increases; thus, we may have an incentive to increase the assets in your portfolio.

Many of the investments that we utilize in your portfolio (such as mutual funds and ETFs) also charge fees, though their fees are usually deducted from the underlying investment and not paid directly from your account. In addition, the custodian may charge a transaction fee on certain investments. Opus does not receive any portion of the fees charged by the underlying investments or custodian.

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 Form ADV, Part 2A brochure Item 5.

**CONVERSATION STARTER** / 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 is an example to help you understand what this means. If you rollover an IRA to our management, we will charge fees based on the value of the IRA. If you decide to not rollover the IRA to our management, we will not charge you fees. Therefore, we have an incentive for you to move your IRA to our management even if it is not in your best interest.

For additional information, please see Form ADV, Part 2A brochure Items 5 and 10.

**CONVERSATION STARTER** / Ask your financial professional:

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

For additional information, please see Form ADV, Part 2A brochure Items 5, 6, 10 and 12.

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

Our financial professionals are paid salaries and have the opportunity to earn bonuses based on their contributions and profitability of the firm. We do not receive any commissions, in connection with providing investment advice to clients. The firm does not directly or indirectly compensate any person for client referrals.

**Item 4. Disciplinary History**

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

Our financial professionals do not have legal or disciplinary history. Visit [Investor.gov/CRS](http://Investor.gov/CRS) for a free and simple search tool to research firms and financial professionals.

**CONVERSATION STARTER** / Ask your financial professional:

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

**Item 5. Additional Information**

You can find additional information about your investment advisory services and access a copy of our Form ADV (including this Form CRS) on our website ([www.opusinc.com](http://www.opusinc.com)). Also, you can request up-to-date information and request a copy of this relationship summary by contacting Joseph P. Condren, Principal, COO and CCO ([jcondren@opusinc.com](mailto:jcondren@opusinc.com); 513-621-6787).

You can find other information about us on the SEC's Investment Adviser Public Disclosure website at <https://adviserinfo.sec.gov/firm/summary/106528>

**CONVERSATION STARTER** / 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?*