

## **Form ADV Part 3 – Client Relationship Summary**

### **Item 1. Introduction**

**May 11, 2022**

Ola Invierte, LLC (“Ola Invierte” or the “Firm”) is an investment adviser registered with the Securities and Exchange Commission (“SEC”). Brokerage and investment advisory services and fees differ, and it is important that you understand the services Ola Invierte provides, and costs associated with those services. Free and simple tools are available to research firms and financial professionals at [investor.gov/CRS](https://investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing.

### **Item 2. Relationships and Services**

#### ***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?

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

We provide tailored advisory services to retail investors by using an algorithm to help you build and manage securities portfolios and investment plans based on information provided by you. The iOS application, “Ola” allows you to build and manage these customized plans to achieve your financial goals by investing in stocks, bonds and ETFs. We also provide access to investment related periodicals, newsletters, and seminars/workshops on the application to provide you with general financial market information and general education related to investing. We will not provide any investment advice or investment recommendations through these publications or workshops.

There is no set minimum amount to open or maintain an account with Ola Invierte. We will manage your assets on a non-discretionary basis and in accordance with the advisory agreement, which means you will make the ultimate decision regarding the purchase or sale of investments. We do not execute trades or make any financial or investment decisions on your behalf. Therefore, we do not perform any monitoring of investments.

For more information regarding all of our services, read the accompanying Part 2 Brochure [Items 4 and 7](#).

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

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

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

We offer our services on a subscription basis. We do not charge a fee to users for its basic services which includes creating an account, trading public securities through the app, and access to general securities

and market information. Individualized investment advice is offered to Investors who choose to enroll in our Premium Subscription Plan (“Ola Premium”) for a fee of \$5 per month. The fees not included in the subscription fee are charges imposed directly by an exchange traded fund which shall be disclosed in each ETF’s prospectus.

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. Read more about our fees in [Item 5](#) of the Brochure.

***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. For example, our employees are permitted to invest in the same securities as you. To mitigate this conflict, employees are required to report their personal securities holding and transactions to the Firm to identify any conflicts. Read more about our conflicts of interest and how we manage them in our Brochure [Item 8, 10 and 11](#).

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

Your financial professional receives total compensation consisting of a base salary and variable compensation. Total compensation takes into account market rate for the role and expertise as well as overall revenue, new assets, retained assets and contributions to our culture and business strength. Payment of incentive compensation and firm profit creates a conflict of interest for your financial professional.

**Item 4. Disciplinary History**

***Conversation Starters:***

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

No. Our financial professionals do not have any legal or disciplinary history to report. Visit [www.investor.gov/CRS](http://www.investor.gov/CRS) for a free and simple search tool to learn more.

**Item 5. Additional Information**

***Conversation Starters:***

- 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?

Read the accompanying Brochure before you invest with us. It contains important information about our advisory services. Call (415) 996-9267 for up-to-date information about us and to request a copy of our Relationship Summary. You can also visit us at <https://olainvierte.com/>