

Form ADV Part 3: Relationship Summary
Optivise Advisory Services, LLC

December 6, 2024

Introduction

Optivise Advisory Services, LLC (“OAS”), is an investment adviser registered with the U.S. Securities and Exchange Commission. We offer our clients investment advisory services. Clients should understand that the services we provide and the fees we charge are different from those of a broker-dealer and that it is important to understand the difference between them. Free and simple tools are available to research firms and financial professionals at <https://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?

Description of Services: We offer retail investors the following investment advisory services.

(1) Asset Management Services: Are provided as either direct asset management services, where one or more of our investment adviser representatives are responsible for all investment decisions and the management of your account(s), or where our investment adviser representatives use our internal investment committee and/or third-party, non-affiliated model managers (who we evaluate, select, and monitor) to manage and trade your account(s). We will discuss your investment goals and design a strategy to try and achieve your investment goals. We will regularly monitor your account when providing asset management services and contact you at least annually to discuss your portfolio. We typically provide asset management services through a non-wrap program, meaning you pay any transaction costs or fees for your account. Sub-advisers we utilize may provide services through a wrap fee program which includes all transaction costs in one fee you pay. Asset management services are generally provided on a **discretionary** basis, meaning we or the model manager(s) we select for you will have the authority to determine the type and amount of securities that can be bought or sold for your portfolio without obtaining your consent for each transaction. For more information about investment authority, please see **Item 16** of our **Form ADV Part 2A**. (2) Financial Planning & Consulting Services: We also provide financial planning and consulting services, including but not limited to estate design, retirement planning, and goal planning. Financial planning services involve us creating a written financial plan for you that covers mutually agreed-upon topics. Financial consulting is used when a written financial plan isn't needed. It involves one-time and/or ongoing meetings to discuss your financial situation. Please see **Item 4** of our **Form ADV Part 2A** for more information about Asset Management and Financial Planning services.

Limited Investment Offerings: We do not primarily recommend one type of security to clients. Instead, we recommend investment portfolios designed to be appropriate for each client relative to that client's specific circumstances and needs. However, we are limited in investment selection because we can only invest your account in securities available on your custodial platform. When it meets our Duty of Care requirements, we recommend or offer advice on proprietary investment models to meet our client's investment needs.

Account & Fee Minimums: We typically do not have an account size minimum, and our fees are negotiable. We utilize sub-advisors which may impose different account or fee minimums for their programs.

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 Fees Will I Pay?

Description of Principal Fees & Costs: (1) Fees charged for our Asset Management Services are based on a percentage of assets under management, billed in arrears on a monthly basis, and calculated based on the average daily balance of your account during the billing period. The maximum annual fee for our asset management services does not exceed 1.80% on non-options models and 1.95% on options-based models. Because our fee is based upon the value of your account, we have an incentive to recommend that you increase the level of assets in your account. We do not offer a wrap-fee program. Under a non-wrap fee program, you are charged transaction costs separately. Since a wrap fee covers transaction expenses its fee may be higher than non-wrap fee programs. You will also be charged internal fees and expenses by the funds we invest in within your account. 2) Depending on the respective investment adviser representative providing the service, Financial Planning and

Consulting services can be provided. The Firm may charge a separate fee for financial planning services on a fixed fee or hourly fee basis, which will be detailed in your Agreement with us.

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 information about the fees we charge and the other fees and expenses you will incur, please see **Item 5 of Form ADV Part 2A**.

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?

Standard of Conduct: 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 our investment advice. Here are two examples to help you understand what this means. (1) We ask that you establish an account with one of our contracted custodial firms to maintain custody of your assets and to effect trades for your account. Our recommendation to use these custodial firms is not based solely on your interest in receiving the best execution possible. We also recommend them because they provide us with research, products, and tools to help us manage and further develop our operations. Not having to pay for such benefits saves us money but also creates a conflict of interest. (2) We receive expense reimbursement for travel and marketing expenses from distributors of investment and/or insurance products, which is a conflict of interest because it creates an incentive to recommend products and investments based on the receipt of this compensation instead of what is in the best interest of our clients.

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

Additional Information: For more information about our conflicts of interest and the ways we are compensated, please see **Item 5, Item 10, Item 12, and Item 14** of our **Form ADV Part 2A**.

How Do Your Financial Professionals Make Money?

Description of Compensation/Payment of IARs: We compensate our investment adviser representatives on a salary basis with a bonus structure based on the level of assets the representative provides services for. This creates a conflict of interest as it gives your representative an incentive to recommend you invest more in your account with us due to the potential for increased compensation. Our representatives also serve as licensed insurance agents or registered representatives of broker-dealers and receive commissions, incentives, bonuses, and other economic incentives for selling insurance or brokerage products. The receipt of such compensation creates a conflict of interest.

Do You or Your Financial Professionals Have a Legal or Disciplinary History?

Some of our Financial Professionals have a legal or disciplinary history. You can look up more information about us and our investment adviser representatives at <https://www.investor.gov/CRS>.

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

Additional Information About Optivise Advisory Services

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?*

Additional information about us and copies of our Form ADV Part 2 disclosure brochures and this relationship summary are available on the Internet at TheLifewealthgroup.com. You can also find our disclosure brochures and other information about us at <https://adviserinfo.sec.gov/>. If you have any questions or want an up-to-date copy of this relationship summary, we can be reached by phone at (855) 378-1806. Our Chief Compliance Officer, Michael Wallin, can be reached at this number to address any questions or concerns.