



Customer Relationship Summary

March 2024

O'Donnell Financial Services, LLC is an investment adviser registered with the Security and Exchange Commission ("SEC"). We feel that it is important for you to understand how advisory and brokerage services and fees differ 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.

What investment services and advice can provide me?

We offer investment advisory services to retail investors. Our advisory services include Wrap Asset Management, Retirement Planning Services 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 will contact you at least annually to discuss your portfolio. Financial Planning & Consulting is also offered as a separate service for an additional flat fee, hourly fee, or for a fee based on a percentage of assets. We do not monitor your investments for the Financial Planning & Consulting service. You can select whether we are allowed to buy and sell investments in your account without asking you in

advance ("discretion") or only buy and sell investments in your account after receiving your permission ("non-discretion"). If you select non-discretion, you make the ultimate decision regarding the purchase or sale of investments. Any limitation will be outlined in the signed advisory agreement.

We will have the 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.

Additional information about our advisory services is located in Item 4 of our Firm Brochure ([ADV Part 2A](#)) and Item 5 of our Wrap Brochure ([ADV Part 2A Appendix 1](#)).

What fees will I pay?

Our fees are based on a percentage of client assets that we manage and do not vary based on the investment type. We typically deduct fees from client's investment account each quarter. The more assets you have in the account, including cash and margin, the more you will pay us, therefore we have an incentive to encourage you to increase the assets in your account in order to increase our fees. Our fees vary and are negotiable. We charge our fee even if we do not buy or sell assets in your account, or if your account is profitable or not.

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 investment to recommend to me?
- What is your relevant experience, including your licenses, education, and other qualifications? What do those qualifications mean?

You will have additional fees or costs in addition to our management fee for certain investments listed below:

- Some investments, such as mutual funds and exchange traded funds, impose additional fees that will reduce the value of your investment over time.
- The broker-dealer that holds your assets charges you a transaction fee when we buy or sell an investment for you. We pay the broker-dealers transaction fees charged to you for our Wrap Asset Management Service.
- For certain investment you will pay a transaction fee. You may also pay fees to an unaffiliated custodian (such as Charles Schwab).
- Assets managed by a sub-adviser are subject to sub-adviser's management as well as our fee.
- The fees for our wrap fee programs may be higher than a typical asset-based advisory fee.

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 Item 5 of our Firm Brochure ([Form ADV Part 2A](#)).*

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 are required 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:

- Some of our firm’s financial professionals are registered representatives of Independent Financial Group, LLC, (“IFG”), an unaffiliated broker-dealer. Your financial professional may offer you brokerage services through IFG or investment advisory services through our firm. Brokerage services and investment advisory services are different. The fees our firm and IFG charge for those services are different. They charge a transaction-based fee, commonly referred to as a commission, each time they buy or sell a security in a brokerage account. As a result, they may have an incentive to trade to increase their compensation.
- Retirement Plan Rollovers to an IRA – our advisory fees may be higher than your retirement plan fee.
- Benefits received from our custodians or vendors.

For additional information about our conflicts of interest, please see Item 10 in our Firm Brochure ([Form ADV Part 2A](#)) and Item 9 of our Wrap Brochure ([Form ADV 2A Appendix 1](#)).

Conversation Starter: Ask Your Financial Professional

- 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 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 professional have legal or disciplinary history?

No. Visit Investor.gov/CRS for a free and simple search tool to research our firm and our financial professionals.

For additional information, please see Item 9 of our Firm Brochure ([Form ADV Part 2A](#)).

Conversation Starter: Ask Your Financial Professional

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

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 #172520. You may also contact our firm at info@odfigroup.com or 866-496-2300 to request a copy of this relationship summary and other up-to-date information.

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?