

FORM CRS (CLIENT RELATIONSHIP SUMMARY)
A SUMMARY OF YOUR ADVISORY RELATIONSHIP WITH
OPUS FINANCIAL SOLUTIONS LLC
MARCH 22, 2024

ITEM 1 - INTRODUCTION

Opus Financial Solutions LLC (“Opus” or “Firm”) is registered with the Securities and Exchange Commission (SEC) as an investment adviser. Brokerage and investment advisory services and fees differ, and it is essential for you to understand these differences. Free and simple tools are available to research firms and our 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?

Opus Financial Solutions LLC offers investment advisory services, financial planning, and tax counsel and services to retail investors and businesses under an Advisory Agreement. Our investment management services are offered on a discretionary and non-discretionary basis. In a discretionary account, you have granted written investment authority to our Firm to execute purchase and sell orders in your investment accounts without consulting with you first. You may limit our discretion, such as by imposing reasonable restrictions on investing in certain securities or groups of securities. In a non-discretionary account, you have not granted written trading authority to our Firm and your Financial Professional would therefore be required to consult in advance of executing trades in your account. In a non-discretionary account, as the retail client, you make the ultimate decision regarding the purchase or sale of your investments. Our Firm monitors your accounts, and the investments within your accounts on an ongoing basis to align with your investment goals, financial situation, and risk tolerance. This service is included as part of the Firm’s standard advisory services. Our Firm does not require a minimum household portfolio value in order to provide advisory services to you. Financial Planning, Consulting, and Tax Services can be provided on a stand-alone basis or in conjunction with our investment advisory services, as described in the “Fees” section below.

FOR MORE INFORMATION REFER TO OUR FIRM’S ADV PART 2A BROCHURE - ITEM 4, 7, 8, 13 & 16

QUESTIONS TO 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 Firm receives an advisory fee as compensation for providing investment advisory services on your account(s). The advisory fee includes investment management supervision, trade entry, account maintenance and service activities, and may include financial planning and tax-related services. Our maximum annual advisory fee is 1.00%, billed in arrears, based on an average daily balance of your account(s). Fees may be negotiable at the Financial Professional’s sole discretion. Advisory clients who do not meet a minimum quarterly advisory fee of \$2,500 per quarter may be provided with comprehensive financial planning and tax services upon request, provided at an hourly rate of \$350 per hour in addition to annual advisory fees described above. Fees for consulting services are based on a percentage of the account balance advised by Opus. External non-advised accounts can be linked for reporting purposes for a fixed fee. Your Financial Professional has the discretion to waive or reduce additional service charges. The more assets in your advisory account(s), the more you will pay in fees, and therefore, our firm has an incentive to encourage you to increase the assets in your account(s). Your custodian will charge transaction costs, custodial fees, redemption fees, retirement plan and administrative fees, or commissions. The mutual funds and/or ETFs held in your advisory account(s) will charge management fees and other expenses. 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 REFER TO OUR FIRM’S ADV PART 2A BROCHURE - ITEM 5

QUESTIONS TO 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 are some examples to help you understand what this means. 1) Asset-based fees present a conflict because our Firm is incentivized by encouraging you to invest additional funds in your advisory accounts. Asset-based fee compensation also poses a conflict when: a) Advising you to rollover a 401k or qualified plan balance when equivalent and less costly options are available if funds are left with the employer's fund manager. b) Advising you not to pay off a mortgage (thus diminishing assets), even when the mortgage carries a high interest rate. c) Advising you to take a margin position in your managed account and charging fees on the margin balance. 2) Our firm allows our Financial Professionals to invest in the same securities as you; therefore, our Financial Professionals may have an incentive to favor their personal accounts over your advisory account. 3) Lastly, some of the products, services, and other benefits provided by your custodians are used in servicing all of our Firm's advisory accounts and therefore may not directly benefit your advisory account. If you have questions about whether any of these situations could apply to your investments, ask your Financial Professional.

FOR MORE INFORMATION REFER TO OUR FIRM'S ADV PART 2A BROCHURE - ITEM 5, 10, 11, & 14

QUESTIONS TO 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 Firm's Financial Professionals are compensated by the investment, planning and consulting fees as described above in Item 3 Fee section. This compensation is based on the amount of assets they service, the amount of time spent, and the complexity required to meet the client's needs or revenue based on the recommendations provided by our Financial Professionals. Our Financial Professionals are required to follow a Code of Conduct to mitigate any conflicts to you.

FOR MORE INFORMATION REFER TO OUR FIRM'S ADV PART 2A BROCHURE - ITEM 5, 10, 11, & 14

ITEM 4 - DISCIPLINARY HISTORY

DO YOU OR YOUR FINANCIAL PROFESSIONALS HAVE LEGAL OR DISCIPLINARY HISTORY?

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

FOR MORE INFORMATION REFER TO OUR FIRM'S ADV PART 2A BROCHURE - ITEM 9

QUESTIONS TO ASK YOUR FINANCIAL PROFESSIONAL:

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

ITEM 5 - ADDITIONAL INFORMATION

For additional information about our investment advisory services visit the SEC's website at www.adviserinfo.sec.gov. Our firm's IARD number is: 282311. You may also contact us directly for up-to-date information and to request a copy of the relationship summary:

OPUS FINANCIAL SOLUTIONS LLC
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WWW.OPUSFINANCIALSOLUTIONS.COM

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1121 WARREN AVENUE, SUITE 230
DOWNERS GROVE, IL 60515

BOULDER OFFICE:
885 ARAPAHOE AVENUE
BOULDER, CO 80302

BASALT OFFICE:
310 MARKET STREET
BASALT, CO 81621

QUESTIONS TO ASK YOUR FINANCIAL PROFESSIONAL:

- Who is my primary contact person? Is he or she an investment adviser or a representative of a broker-dealer? Who can I talk to if I have concerns about how this person is treating me?

MATERIAL CHANGES

The firm updated Form CRS for Annual Amendment on March 22, 2024. The following changes have been made:

- Item 3: Financial and tax planning fee is \$350 per hour.
- Item 5: A new branch office was added in Basalt, Colorado.