



CLIENT RELATIONSHIP SUMMARY - FORM CRS

WorkOptional, Inc. is registered with the Securities and Exchange Commission as an Investment Adviser. Brokerage and investment advisory services and fees differ and it is important for you to understand the 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. Below we address essential points of our client relationships and provide a series of conversation-starter questions for you to ask.

WHAT INVESTMENT SERVICES AND ADVICE CAN YOU PROVIDE ME?
We are fiduciaries providing wealth management services and comprehensive financial strategies to clients. Our customized services are based on your individual goals and objectives, time horizon, risk tolerance and liquidity needs. We gather information during a series of personal discussions with you.

Our firm provides consulting services to deliver comprehensive financial strategies to clients. Through personal discussions in which goals and objectives are established, we design a strategy that works towards meeting your investment goals.

Our firm also provides investment advisory services. We construct portfolios utilizing publicly-traded funds and individual equities as determined by your goals. We monitor your investment assets on an ongoing basis, with each account reviewed at least annually. We manage investments on a discretionary basis which means we will buy or sell investments in your account without asking you in advance. We can also manage assets on a nondiscretionary basis where we get approval before buying or selling an investment; however, this can put those clients at a disadvantage since we must wait for approval. There are no requirements to open or maintain an account. We have no proprietary products or limitations on our investment offerings. We also provide retirement plan services and advice to respective plan participants. For more information regarding our services, see Items 4, 8, & 13 of our Form ADV, Part 2A Brochure.

Q. Given my financial situation, should I choose an investment advisory service? Why or why not?

Q. How will you choose investments to recommend to me?

Q. What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?

WHAT FEES WILL I PAY?
We offer financial consulting services for a fee based on the complexity of the services. The minimum fee is \$2,500 and the maximum fee is \$20,000. In certain cases, we may charge an ongoing monthly retainer fee. All fees for financial consulting services will be agreed upon in advance.

We also offer investment advisory services and charge a fee that is based on a percentage of your assets under management, billed in advance on a monthly basis. Our fee schedule ranges between .25% and 1.75%. Since our fee schedule is based on managed assets, we may have an incentive to encourage you to increase the assets in your accounts. While our revenues are solely comprised of the management fees described above, you will be responsible for other direct or indirect expenses, including custodian fees, mutual fund and exchange-traded fund expenses, or third-party manager fees.

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 regarding our fees and compensation, see Item 5 of our Form ADV, Part 2A.

Q. 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?
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. We utilize Fidelity Institutional Wealth Services to maintain custody of clients' assets. Fidelity Institutional Wealth Services provides us with certain benefits such as recordkeeping and reporting, consulting, research, and education. The receipt of these benefits create a conflict as it gives us an incentive to have clients custody their assets with this custodian.

HOW ELSE DOES YOUR FIRM MAKE MONEY AND WHAT CONFLICTS OF INTEREST DO YOU HAVE?
We are an independent firm with no proprietary investment funds, no revenue sharing arrangements with any fund or fund company, and no incentive to utilize any specific investment within your portfolio for any reason other than its merits.
For more information regarding our business practices, see Items 11, 12 & 19 of our Form ADV, Part 2A Brochure.

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

HOW DO YOUR FINANCIAL PROFESSIONALS MAKE MONEY?
Our financial professionals receive an annual salary and may participate in annual firmwide profit sharing if overall firm profitability exceeds certain thresholds. Our financial professionals are not compensated on sales commissions, referrals, amount of client assets they service, or the use of any investment product within a client portfolio.

DO YOU OR YOUR FINANCIAL PROFESSIONALS HAVE LEGAL OR DISCIPLINARY HISTORY?
No, we do not have any legal or disciplinary history. You can visit [Investor.gov/CRS](https://www.investor.gov/crs) for a free and simple search tool to research advisers and financial professionals

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

Additional Information

You may find more information about our firm and services as well as obtain a copy of this relationship summary by visiting our website www.workoptional.com or by phone 952-475-7000.

Q. 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?

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