

**ROI Financial, LLC**  
**Client Relationship Summary**  
**June 30, 2021**

## **Item 1: Introduction**

ROI Financial, LLC is registered with the Securities and Exchange Commission as an Investment Advisor.

Brokerage and investment advisory services and fees differ, and it is important for the retail investor 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.

## **Item 2: Relationships and Services**

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

Our firm offers asset management and financial planning services to retail clients. We will spend time with you to find out your goals and then offer the appropriate level of services based on that discussion. We offer our services on a discretionary basis, meaning we have the authority to supervise and direct your portfolio without prior consultation with you and non-discretionary basis, meaning, we must obtain your permission before executing a transaction. You do have the opportunity to impose restrictions on your account to us in writing, as long as the restrictions do not prevent our ability to manage your account. We will review your account at least quarterly. We do not require you to have a minimum amount of assets to open an account with us.

***FOR ADDITIONAL INFORMATION REGARDING OUR SERVICES, PLEASE SEE ITEMS 4 AND 7 OF OUR FORM ADV PART 2A.***

Ask us the following questions:

*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?***

For our services, you will pay us a monthly fee based on a percentage of assets you have with us. The more money you invest with us, the more fees you will pay, therefore we have an incentive to encourage you to increase the assets in your account. We may provide you additional financial planning services, you will pay either a fixed or an hourly rate agreed upon with you at the time of signing your agreement. While we do not charge you the following, you may also pay fees such as custodial fees, commissions, transactions fees, mutual fund and ETF fees, and account maintenance 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 ADDITIONAL INFORMATION REGARDING OUR FEES, PLEASE SEE ITEM 5 OF OUR FORM ADV PART 2A.***

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Ask us the following question:

*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.***

We have an affiliated tax firm that we may recommend for tax advisory services. If you chose these tax services, you will pay additional fees to the affiliated tax firm which creates a conflict due to the financial incentive we have to recommend this service.

***FOR ADDITIONAL INFORMATION REGARDING OUR CONFLICTS, PLEASE SEE ITEM 10 OF OUR FORM ADV PART 2A.***

Ask us the following question:

*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 paid a base salary (either fixed or hourly) and if owners eligible to receive a percentage of the profits generated by our firm.

#### **Item 4: Disciplinary History**

**Do you or your financial professionals have legal or disciplinary history?**

Yes. Please visit [Investor.gov/CRS](https://investor.gov/CRS), for a free and simple tool to research our firm and financial professionals.

Ask us the following question:

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

#### **Item 5: Additional Information**

For additional information regarding our fees, services, and conflicts, please see our [Form ADV Part 2A](#), or visit our website at [www.roi-fa.com](http://www.roi-fa.com). Please contact us at 503-941-5925 for more up-to-date information or request a copy of this client relationship summary.

Ask us the following questions:

*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?*