



**Olson Consulting LLC**

finance | budget | advice

Investment Advisor  
Disclosure Brochure

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## Part 2A - Firm

### 1. Cover Page

May 15, 2019

This brochure provides information for clients and prospective clients (“you”, “your”) about the qualifications and business practices of Olson Consulting LLC (“Olson Consulting”, “we”, “us” and “our”), a registered investment advisor. Registration does not imply a certain level of skill or training. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority.

Additional information about Olson Consulting LLC is also available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

If you have any questions about the contents of this brochure, please contact us:

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[tyler@olsonconsultingmi.com](mailto:tyler@olsonconsultingmi.com)

[www.olsonconsultingmi.com](http://www.olsonconsultingmi.com)

(269) 876-0824

## **2. Material Changes**

As this is the initial brochure for Olson Consulting LLC, there are no material changes to disclose.

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### 4. Advisory Business

Olson Consulting has been in business since December 2018. It is wholly owned by Tyler L Olson. Prior to this, Mr. Olson has over 10 years of experience in the investment advisory business. Our goal is to help families and business owners to move toward financial security through:

- **Financial Consulting:** access to advice about personal finance issues that may include income, expenses, assets, liabilities, starting a business, or taxes but not investment advice.
- **Financial Planning:** access to advice about how to reach retirement, college and/or major purchase goals, including general asset allocation advice (percentage of equity and debt asset classes) for each goal, as well as ongoing small business management advice.
- **Investment Guidance:** access to advice about specific securities to buy, sell or hold in an account you manage.
- **Account Management:** choosing and transacting securities, at our sole discretion without your prior approval, in any account over which we are authorized by you or for which you have granted power of attorney to us, subject to your time horizon, investment objective and risk tolerance.

We tailor our investment advisory services to the individual needs of clients. We do this by gathering as much financial information from you as possible and discussing various types of risks with you so we can understand what level of risk you are comfortable taking with your investments. We also ask you questions about your goals for the future. Investment advice we offer is generally limited to mutual funds, and we primarily recommend passively-managed or “index” funds. As of May 15, 2019, we have \$0 on a discretionary basis and \$0 on a non-discretionary basis. If we manage your account, you can make requests about the way your account is managed, but we reserve the right to deny these requests if we believe it would be inappropriate for you. We are able to prepare tax returns if requested, but we do not prepare legal documents.

## **5. Fees & Compensation**

Olson Consulting is “fee only” so we only accept compensation from you in connection with services we render to you.

Subscription-based engagements may include Financial Consulting, Financial Planning, Investment Guidance and Account Management. We charge a monthly fee for these services, billed in advance and collected by ACH transfer or credit card payment. Fees depend on the complexity of the engagement. We may change our fee by providing you 30 days prior notice. You may terminate this type of engagement at any time by giving written notice. Subscription fees are nonrefundable.

- “Foundational” Service Package (\$100.00 per month) includes Financial Consulting only.
- “Supplemental” Service Package (\$200.00 per month) includes Financial Consulting and Financial Planning.
- “Comprehensive” Service Package (\$300.00 per month) includes Financial Consulting, Financial Planning, Investment Guidance and Account Management.

We make an effort to help you keep other costs low but you may also incur (1) taxes; (2) commissions, transaction charges or sales charges paid to brokers, dealers or custodians for transacting securities or other assets (see Item 12 “Brokerage Practices” for more information); (3) commissions, sales charges or surrender penalties paid to insurance companies; (4) operating expenses and/or 12b-1 distribution fees levied by mutual funds; (5) contingent deferred sales charges (“back end loads” or “B share fees”) resulting from the sale of mutual funds; (6) fees and other charges assessed by financial institutions; (7) fees paid to third party money managers; and (8) fees paid to other professionals such legal specialists. These are your costs to bear and are not included in our fee. Olson Consulting receives none of these. Our fees are negotiable and we may reduce or waive them at our discretion.

## **6. Performance-Based Fees and Side-by-Side Management**

Olson Consulting does not accept performance-based fees.

## **7. Types of Clients**

Olson Consulting serves individuals, business owners, non-profit organizations, and trusts. We do not have an account minimum but we reserve the right to refuse to manage any account.

## **8. Methods of Analysis, Investment Strategies and Risk of Loss**

Our approach to investment strategy is:

- **Diversified:** we generally recommend buying only mutual funds and exchange-traded funds (ETFs). This strategy involves market risk, as well as business risk, which is the risk of the underlying businesses invested in performing poorly as a result of changes in demand, economic factors, and changes in government regulation.
- **Passive:** we recommend index funds when we can. This strategy also involves both market risk and business risk.
- **Balanced:** we advise clients to own both stock funds and bond funds. In addition to market and business risk, this strategy involves interest rate risk, as bond prices are sensitive to changes in interest rates. Generally, if interest rates rise, the value of existing bonds goes down. Credit risk is also involved as it is possible that the companies that back the bonds can become unable to pay the interest and/or the principal.
- **Buy & hold:** we place trades only when necessary and hold little or no cash in client accounts. This strategy involves market risk and business risk.
- **Tax-aware:** we consider taxes when selecting securities. This strategy involves political risk, as the benefits of the decisions we make can be affected by changes in the tax code.

We rely on publicly-available information to analyze investments. For clients with short term goals, we generally recommend bank deposits or cash equivalents. For clients with long term goals, we generally recommend open-end passively-managed mutual funds, commonly known as traditional index funds which pose market risk and macroeconomic risk. All investments include a risk of loss. We cannot guarantee any level of performance or that you will not experience financial loss. Past performance is not indicative of future results. Investing in securities involves risk of loss that you should be prepared to bear.

## **9. Disciplinary Information**

All Registered Investment Advisors are required to disclose material facts regarding any legal or disciplinary events that would be material to your evaluation of Olson Consulting or the integrity of Olson Consulting's management. These requirements relate to:

A criminal or civil action in a domestic, foreign or military court of competent jurisdiction. We do not have anything to report for this item.

An administrative proceeding before the SEC, any other federal regulatory agency, any state regulatory agency, or any foreign financial regulatory authority. Tyler L. Olson has one disciplinary event that is material to the evaluation of this advisory business and its integrity. On January 25, 2017, the Illinois Securities Department ordered a censure and a monetary penalty in the amount of \$1,000.00 for the following reason: "For certain customers and transactions, suitability documentation was missing, incomplete, contradictory, or contained errors."

A self-regulatory organization (SRO) proceeding. We do not have anything to report for this item.

## **10. Other Financial Industry Activities & Affiliations**

Olson Consulting is not a brokerage firm and our employees are not registered representatives of any broker-dealer. We do not accept compensation for referring clients to other parties.

Tyler L. Olson prepares tax returns for individuals and small businesses. He offers this service to advisory clients and non-advisory clients. He receives compensation for this service, but it does not create a material conflict of interest with advisory clients because the service is an add-on service and no client is obliged to use the service.

## **11. Code of Ethics, Interest in Client Transactions & Personal Trading**

Olson Consulting has adopted a code of ethics that sets forth the basic policies of ethical conduct for all associated persons of the firm. We accept the obligation not only to comply with the mandates and requirements of all applicable laws and regulation, but also to take responsibility to act in an ethical and professionally responsible manner in all professional services and activities. Our firm and our employees may buy or sell the same securities for our own account that we buy or sell for you. In cases where this might otherwise disadvantage you, we will buy or sell first for you then for ourselves. A copy of Olson Consulting's code of ethics will be provided upon request.

## **12. Brokerage Practices**

Olson Consulting is not a brokerage, so we rely on other firms to hold your accounts and execute trades. We do not earn sales commissions for selling securities. When we recommend a brokerage, we consider their services, pricing, financial condition and ability to execute trades in a timely and cost-competitive fashion. We primarily recommend Betterment because we believe they offer excellent value while the technology they provide makes it easier for us to serve you. We may recommend other brokerages based on these same criteria. We do not receive any soft dollar benefits from Betterment or any other brokerage firm. You are not obligated to use any brokerage we recommend. We do not accept compensation from brokerage firms. We do not receive referrals from brokerage firms.

We do not require or engage in directed brokerage involving our accounts. We recognize our obligation in seeking "best execution" for our clients, however, it is our belief that the determinative factor is not always the

lowest possible cost, but whether the selected service provider's transactions represent the best qualitative execution while also taking into consideration the full range of services provided. Therefore, we will seek services involving competitive rates, but that may not correlate to the lowest possible rate for every transaction. We periodically review our policies regarding recommending service providers, in light of our duty to seek "best execution."

Typically, whenever we buy or sell securities in your account, we are also executing the same trade in other accounts. Therefore, whenever possible, we aggregate these buy or sell orders together in a single trade then allocate shares to each individual account. In doing so, we can assure that all portfolios are treated equally and either receive the same proceeds per share or pay the same price per share for the security being traded. No individual account receives any benefit, or suffers any loss, due to the timing of the trade in relation to the other accounts we manage.

### **13. Review of Accounts**

If you receive Investment Guidance, we will review your accounts at your request. If you receive Account Management, we will review your accounts quarterly or more often if you tell us about a substantial change in your goals, tax situation, financial condition, time horizon, investment objective, or risk tolerance. On an annual basis, Tyler L. Olson compiles a written report for the client. This report includes information about the past year's investment activity and performance, the effect this activity has had on the stated goals of the client, and recommendations for adjustments, if any. Reviews are conducted by Mr. Olson who is licensed to provide investment advice.

### **14. Client Referrals & Other Compensation**

Olson Consulting does not pay for clients to be referred to us and we do not accept fees for referring clients to other vendors or service providers.

### **15. Custody**

Olson Consulting will not take possession or "custody" of your assets.

### **16. Investment Discretion**

When offering Investment Guidance, we will make specific investment recommendations that you can implement on your own but you are not obligated to follow our advice. In order to receive Account Management, you must grant us limited power of attorney over your account or authorize us to act on your behalf. Then, by means of establishing "Third-party" login credentials, we will buy or sell securities in your account at our sole discretion without your prior approval of each trade. The only authority and access to your accounts we will accept is under the condition that the privileges granted to the "Third-party" credentials is limited to executing trades and viewing activity. If the client desires to put further limits on our discretionary authority, the limitations can be written explicitly in the Investment Advisory Agreement.

Under no circumstances will we accept authority that gives us access to your funds or the power to move your funds out of the account.

### **17. Voting Client Securities**

We do not accept authority to vote client securities. You should receive your proxies directly from your brokerage firm or the transfer agent. We do not offer advice on voting proxies. If you have questions about a particular solicitation, you may contact Tyler Olson by calling (269) 876-0824.

### **18. Financial Information**

Olson Consulting has no financial issues that could impair our ability to carry out our fiduciary duty to you. We only accept payment in advance for one month's worth of subscription-based services. We do not charge more than \$500 in fees per client, six months or more in advance. We have never filed for bankruptcy.

### **19. Requirements for State-Registered Advisers**

Olson Consulting's executive officer is Tyler L. Olson. Born in 1983, Mr. Olson received training in finance and accounting at Thomas Edison State University and has over 10 years of experience in the financial services industry. He began his career in 2005 with Great Lakes Wealth Management in Stevensville, Michigan, specializing in asset management and financial planning. In 2016 he became registered as an Enrolled Agent, representing customers before the IRS and offering tax and accounting advice. He established Olson Consulting LLC in 2018. Mr. Olson is the only person giving clients investment advice and he is the Managing Member and Owner of Olson Consulting LLC, a Registered Investment Adviser in the State of Michigan.

Regarding other business activities, Mr. Olson engages in bookkeeping services for businesses and also prepares tax returns for individuals and business owners. He is compensated for this service. Offering this service accounts for about 5% of his time.

We are not compensated with performance-based fees as performance-based compensation may create an incentive for the adviser to recommend an investment that may carry a higher degree of risk to the client. This incentive does exist in our business model.

We have not been involved in any of the following events:

An award or otherwise being found liable in an arbitration claim alleging damages in excess of \$2,500, involving any of the following: (a) an investment or an investment-related business or activity; (b) fraud, false statement(s), or omissions; (c) theft, embezzlement, or other wrongful taking of property; (d) bribery, forgery, counterfeiting, or extortion; or (e) dishonest, unfair, or unethical practices.

Tyler L. Olson has one disciplinary event that is material to the evaluation of this advisory business and its integrity. On January 25, 2017, the Illinois Securities Department ordered a censure and a monetary penalty in the amount of \$1,000.00 for the following reason: “For certain customers and transactions, suitability documentation was missing, incomplete, contradictory, or contained errors.”

We do not have any relationship with any issuers of securities.

### **Privacy Notice**

We limit employee and agent access to information to only those who have a business or professional need to know, and only to nonaffiliated parties as permitted by law. We maintain a secure business environment to ensure that information is not placed at unreasonable risk. The categories of nonpublic personal information we collect depends on the scope of the engagement. It can include information about clients’ personal finances or information about transactions between clients and third parties. For unaffiliated third parties that require access to personal information (including financial service companies, subcontractors, consultants, and auditors) we require confidentiality in dealings with them and expect them to keep this information private. Our records are subject to examination by federal and state regulators. We maintain personally identifiable information during a client’s engagement and after for a time as required by law.



**Olson Consulting LLC**

finance | budget | advice

Investment Advisor  
Brochure Supplement

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## Part 2B - Representative

### **1. Cover Page**

May 15, 2019

#### **Tyler L. Olson**

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(269) 876-0824

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This brochure supplement provides information about **Tyler L. Olson** that supplements the Olson Consulting LLC brochure. You should have received a copy of that brochure. Please contact Tyler L. Olson if you did not receive Olson Consulting LLC's brochure or if you have any questions about the contents of this supplement. Additional information about **Tyler L. Olson** is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## **2. Educational Background and Business Experience**

Tyler L. Olson. Born in 1983, Mr. Olson received training in finance and accounting at Thomas Edison State University and has over 14 years of experience in the financial services industry. He began his career in 2005 with Great Lakes Wealth Management in Stevensville, Michigan, specializing in asset management and financial planning. In 2016 he became registered as an Enrolled Agent, representing customers before the IRS and offering tax and accounting advice. He established Olson Consulting LLC in 2018.

## **3. Disciplinary Information**

A criminal or civil action in a domestic, foreign or military court of competent jurisdiction. We do not have anything to report for this item.

An administrative proceeding before the SEC, any other federal regulatory agency, any state regulatory agency, or any foreign financial regulatory authority. Tyler L. Olson has one disciplinary event that is material to the evaluation of this advisory business and its integrity. On January 25, 2017, the Illinois Securities Department ordered a censure and a monetary penalty in the amount of \$1,000.00 for the following reason: "For certain customers and transactions, suitability documentation was missing, incomplete, contradictory, or contained errors."

A self-regulatory organization (SRO) proceeding. We do not have anything to report for this item.

## **4. Other Business Activities**

Tyler L. Olson does not actively or substantially engage in any other business besides the advisory business at Olson Consulting LLC.

## **5. Additional Compensation**

Tyler L. Olson does not receive additional compensation for providing advisory services from persons or entities who are not clients.

## **6. Supervision**

Tyler L. Olson is the only person working at Olson Consulting LLC. Therefore, Mr. Olson supervises his own activity.

## **7. Requirements for State-Registered Advisers**

Tyler L. Olson has never filed for bankruptcy.