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## Form ADV Part 3: Customer Relationship Summary

Jan 1, 2025

Orcam Financial Group, LLC (“Orcam”, “we”, “our”, “us”, DBA “Discipline Funds”) is an investment adviser registered with the U.S. Securities and Exchange Commission. Services and fees offered by investment advisory firms like Orcam differ from those offered by brokerage firms. We believe it is important for retail investors (“you”) to understand the differences. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://Investor.gov/CRS), which also provides educational materials about investment advisers, broker-dealers, and investing.

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

**Description of Services:** We offer investment advisory, asset management and research services to retail and institutional clients. We also provide financial planning and consulting services. When performing financial planning and consulting services, we typically examine and analyze your overall investment allocations as well as investments within your portfolio. Financial planning and consulting services do not include asset management; you may implement your investment strategies through the financial organization of your choice.

Under asset management services, you engage us to assist in developing a personalized asset allocation program and custom-tailored portfolio designed to meet your unique investment objectives. The investments in the portfolio may include mutual funds, stocks, bonds, equity options, and futures, but most typically include a short list of exchange-traded funds (“ETFs”). We manage client investment portfolios on a discretionary basis, which means we buy and sell investments of our choosing in your account without asking your permission in advance. We tailor our services to your individual needs. We consult with you initially and on an ongoing basis to determine risk tolerance, time horizon and other factors impacting your investment profile, seeking to ensure that our advice meets your needs. You may impose reasonable restrictions on our investment advice.

**Monitoring:** Under a financial planning/ consulting arrangement, we do not monitor your portfolio on an ongoing basis. As part of our standard asset management services, our investment team members are responsible for ongoing portfolio management, monitoring, and compliance with your investment objectives.

**Additional Information:** More detailed information about our services is included in Items 4, 7, and 13 of our Form ADV, Part 2A, available at <https://disciplinefunds.com>.

*“Conversation Starters” represent questions the SEC thinks you should consider asking your financial professional.*

**Conversation Starters** – ask Orcam:

- Given my financial situation, should I choose investment advisory services? 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?

### *What fees will I pay?*

For comprehensive portfolio management, financial advice and estate planning we offer the Discipline Financial Planner (DFP) service for a minimum annual \$4,500 fee. Fees can vary based upon the size of your portfolio as well as the scope and complexity of your engagement with us. Fees are paid in advance and are negotiable.

Orcam will offer a zero fee portfolio review for non-discretionary clients and advisors who are utilizing \$500,000 or more of our ETFs within their portfolios.

Discretionary DFP relationships will also pay any commissions, transaction fees, custodial fees, and other related costs and expenses that are charged by trade counterparties or custodians. You will also pay the operating expenses of any mutual funds and ETFs held in your portfolio. Our asset management fees are billed quarterly in advance based upon your account's asset value at the end of the prior quarter and are pro-rated for partial quarters. **You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce the amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying. More information about fees and costs are included in your written agreement or our Form ADV Part 2A (Item 5), available at <https://disciplinefunds.com>.**

**Conversation Starters** – ask Orcam:

- 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 examples to help you understand what this means: our employees are permitted to buy and sell the same securities recommended to clients. Furthermore, we sub-advise a registered ETF where we will earn a management fee and will be entitled to a share of profits, if any, after expenses. Read our Form ADV Part 2A, available at <https://disciplinefunds.com>, to learn more about potential conflicts and how we address them.*

**Conversation Starters** – ask Orcam:

- 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 fixed base salary and a share of firm profits. Compensation received by our financial professionals therefore rises as the amount of client assets grows.

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

No, there are no legal or disciplinary events to report. We invite you to visit [Investor.gov/CRS](https://investor.gov/CRS) for a free and simple search tool to research Orcam and our financial professionals.

**Conversation Starters** – ask Orcam:

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

**To obtain additional information about our services or an up-to-date copy of this Customer Relationship Summary, please call us 858-220-5383. You may also visit our website at <https://www.orcamgroup.com>.**

**Conversation Starters** – ask Orcam:

- 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?