

## Introduction

O'Brien Greene & Co. Inc. is registered with the Securities and Exchange Commission as an investment adviser. It is important for you to understand the differences between brokerage and investment advisory services and fees. The SEC offers free and simple tools to research firms and financial professionals at [www.investor.gov/CRS](http://www.investor.gov/CRS). The site also provides educational materials about investment advisers, broker-dealers and investing.

## Relationships and Services

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

O'Brien Greene and Co. offers its investment advisory services to retail investors for an asset-based fee based on the value of cash and investments in your account. Our standard advisory service is investment management advice to clients on the buying and selling of individual securities that seeks to help clients meet their long-term financial objectives. If you become a client of our firm, we will consult with you to understand your financial situation, resources, time horizon, goals and risk tolerance. Based on your goals and objectives, we will recommend a tailored portfolio of investments that is regularly monitored by our investment team, and which will be reviewed quarterly and rebalanced, as determined appropriate in our judgement.

Our accounts are managed on a discretionary basis which means we don't need to call you for pre-approval when we buy or sell investments in your account. You will sign an investment management agreement giving us this authority, subject to any client designated investment policy guidelines. The agreement will remain in place until you or we terminate the agreement. The firm also has a limited number of non-discretionary accounts where the client pre-approves all investments. For additional information, please see <https://www.adviserinfo.sec.gov> to search for our Form ADV Part 2 brochure ("Client Brochure"). O'Brien Greene has a minimum account size of \$500,000. The minimum account size and the fees are subject to modification at the discretion of the firm principal, and vary depending on certain factors.

### Questions to Ask Us:

- **Given my financial situation, should I choose an investment advisory service? Why?**
- **How will you choose investments to recommend to me?**
- **What is your relevant experience, including your licenses, education and other qualifications? What do those qualifications mean?**

## Fees, Costs, Conflicts and Standard of Conduct

### What fees will I pay?

Fees and costs affect the value of your account over time. Please ask your adviser to give you personalized information on the fees and costs you will pay. Our firm charges an ongoing fixed fee that is calculated and paid quarterly based on the value of cash and assets in your account. Our fee schedule for standard investment advisory services is scheduled in the investment advisory agreement and starts at .85%.

Our incentive is to work with you as a trusted adviser to increase the value of your account which will increase our fees over time. The quarterly fees can be automatically deducted from your account or you can be billed for our services. You will pay fees and costs even if you do not buy or sell or whether you make or lose money in your investments. Fees and costs will reduce any amount of money you make on investments over time. Please make sure you understand what fees and costs you are paying.

The broker-dealer (custodian) that holds your assets can charge account maintenance fees and transaction fees in connection with purchase, sale and holding of investments for you. These fees are in addition to the advisory fee which you pay for our service. Some investments, such as mutual funds and exchange traded funds charge

additional fees. For additional information, please see <https://www.adviserinfo.sec.gov> to search for our Form ADV Client Brochure.

**Questions to Ask Us:**

- **Help me to understand how these fees and costs will 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 a fiduciary duty 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 these conflicts can affect the investment advice, we provide you. The firm’s revenue is derived from the advisory fees we collect from your accounts each quarter. The more assets there are in an advisory account, the more the retail investor is likely to pay in fees. Here are some examples to help you understand what that means. Asset-based fees could provide an incentive to provide advice that encourages a retail investor to increase the assets in his or her account. For example, when advising a client to roll over a 401(k) or IRA for the adviser to manage, or recommend that you borrow money rather than liquidate some or all the assets that we manage. It could encourage a manager to favor larger accounts with more assets under management. For additional information, please see <https://www.adviserinfo.sec.gov> to search for our Form ADV Client Brochure. Neither the firm, nor any of its employees, receives compensation for the sale or recommendation of securities to our clients.*

**Question to Ask Us:**

- **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 employees of the firm and are paid a fixed salary. They also receive bonuses at the discretion of the firm principal, based upon the success of the firm and upon the contributions of the employee.

**Disciplinary Information**

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

Yes. See Form ADV Part 2, Client Brochure, “Disciplinary Information” and visit [www.investor.gov/CRS](http://www.investor.gov/CRS) for a free and simple search tool to research our firm and our financial professionals.

**Questions to Ask Us:**

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

**Additional Information**

You can also find additional information about our firm’s services and view a copy of this relationship summary by visiting [www.obriengreene.com](http://www.obriengreene.com); or by e-mailing [matthew.obrien@obriengreene.com](mailto:matthew.obrien@obriengreene.com) or calling (610) 891-7880.

**Questions to Ask Us:**

- **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?**

