

## Item 1 Introduction

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Path by Origin, LLC (“Path,” “we,” “us,” or “our”), formerly known as Origin Investments Advisor, LLC, is an investment adviser registered with the United States Securities and Exchange Commission (“SEC”). 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 Invest.gov/CRS, which also provides educational materials about broker-dealers, investment advisers, and investing.

## Item 2 Relationships and Services

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

Exclusively pursuant to the Path Wrap Program, we provide online advisory services through automated asset allocation and discretionary portfolios consisting of real estate investment trusts (“REITs”) and a variety of other different types of real estate securities, including, but not limited to, common and preferred stock of real estate companies, fixed income securities, exchange-traded funds (“ETFs”), real estate operating companies (“REOCs”) and other real estate-related.

We seek to serve as the real estate allocation of your overall investment portfolio and recommend model portfolios, which we call “Blocks,” based on information you provide us via our mobile app and website. You may accept the Block we recommend or adjust the recommended allocations, select another Block entirely, or create your own self-directed portfolio. As part of our services, we review your account upon its creation and continually monitor and periodically rebalance each Block within your portfolio.

While you are welcome to accept the Block we recommend, select another Block, or otherwise determine their own portfolio target allocations, our services are typically discretionary thereafter, and we will make recommendations in accordance with the information you provide us.

We offer our advisory services primarily to United States residents who maintain a checking account at a bank located in the United States. Opening an account with us is generally subject to a \$25,000 minimum, but we reserve the right to waive the minimum or decline a potential investor in our sole discretion.

Please see Items 4 and 7 of our Form ADV Part 2A ([“Brochure”](#)) and Items 4.A and 5 of Appendix 1 of our Form ADV Part 2A ([“Wrap Fee Program Brochure”](#)) for additional information.

### ***Questions to ask us***

*Given my financial situation, should I choose a brokerage 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

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### ***“What fees will I pay?”***

Pursuant to the Path Wrap Program, we charge a wrap fee (“Wrap Fee”) calculated as a percentage of the market value of your account, also referred to as your Assets Under Management or “AUM,” with us. The Wrap Fee is charged monthly, in arrears, based upon the market value of the average daily account balance of your portfolio over the preceding month. Since the Wrap Fee is determined by your average daily account balance, if assets are deposited or withdrawn from your account after the inception of a month, the Wrap Fee with respect to such assets is adjusted accordingly.

The Wrap Fee includes most transaction costs and fees to a broker-dealer or bank that will hold your assets (called “custody”), and as a result wrap fees are typically higher than non-wrap advisory fees.

Some investments impose additional fees (e.g., transactional fees and product-level fees) that reduce the value of your investment over time. 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. Please also see our Items 5.A and 5.B of our [Brochure](#) for additional details.

**Questions to ask us**

*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.

For example, the amount of assets in your account affects our advisory fee; the more assets you have in your advisory account, the more you will pay us and thus we have an incentive to increase those assets in order to increase our fee. Please see Items 10, 11, and 14 of our [Brochure](#) for additional information regarding potential conflicts of interest.

**Questions 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 employees are salaried positions. Our firm’s overall financial success benefits all employees. Neither we nor any employee receives commissions, gifts, or incentives for investments made in any client accounts.

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

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

No. Visit <https://www.investor.gov/> for a free, simple search tool to research us and our financial professionals.

**Questions to ask us**

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

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

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Please see our [Brochure](#) and [Wrap Fee Program Brochure](#) for additional information about our advisory services or contact us at [contact@pathbyorigin.com](mailto:contact@pathbyorigin.com) or 312-635-3704 for additional up-to-date information about our advisory services or to request a copy of this Client Relationship Summary.

**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?*