Part 2A - Firm

1. Cover Page

April 21, 2023

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.

If you have any questions about the contents of this brochure, please contact us at:
75 Robert Road, Manchester, CT 06040
tyler@olsonconsultingmi.com
wwwolsonconsultingmi.com
(269) 876-0824
2. Material Changes

As amended in section 5, Olson Consulting LLC has increased its Comprehensive Financial Plan fee. A new single session planning engagement has been created. Ongoing services are only available upon completion of the Comprehensive Financial Plan Engagement.

Tyler Olson moved to Manchester, Connecticut. As the sole owner of Olson Consulting LLC, the RIA has also changed address of record. The new address is: 75 Robert Road, Manchester, CT 06040

We no longer have a referral relationship with Student Loan Planner.

Tyler Olson has a sponsorship agreement with Michael Relvas and his insurance services.
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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 18 years of experience in the financial planning business. Our goal is to help families and business owners to move toward financial security through:

- Stand-alone Financial Planning Services -
  - Comprehensive Financial Plan - This is a four-month engagement and consists of at least four virtual meetings to actively help you implement a comprehensive and customized financial plan with the goal of keeping you accountable. The financial plan includes everything in your life, and while the numbers form the foundation for the plan, it is your goals and values that drive the recommendations. This plan includes four months of unlimited phone and email access. This service costs $6500 upfront.
  - Single Session Financial Plan - The Single Session Financial Plan addresses your most pressing financial issues in a 2 hour financial planning session. Through the course of data-gathering and analysis prior to the meeting, the discussion itself, I will help you overcome your biggest obstacles and provide you with
an action plan and recommendations via email after our meeting to keep you moving forward toward what you value. This service costs $1300 upfront.

● **Ongoing Financial Planning Services** -

  ● This service is available upon completion of the Comprehensive Financial Plan engagement. We tailor our financial planning 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. We meet two times per year, for the purpose of ongoing financial, investment and tax planning. If you do your own tax preparation through TurboTax or the like, we will complete that together via screen share if you like. I am available to you on demand throughout the year. This service costs $5,000/year, paid quarterly in advance.

As of April 21, 2023, we have $0 on a discretionary basis and $0 on a non-discretionary basis, as we do not engage in asset management. We are tax advisors but we do not prepare tax returns. We also 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 the Single Session Financial Plan, the Comprehensive Financial Plan, and the Ongoing Financial Planning” services. We charge a flat and upfront or quarterly 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. Fees are refundable on a prorated basis.

● “Single Session Financial Plan” Service Package ($1300).
● “Comprehensive Financial Plan” Service Package ($6500).
● "Ongoing Financial Planning” Service Package ($1250 paid quarterly in advance).

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 primarily serves physicians but we also serve other individuals who reach out to us. We reserve the right to refuse to engage with any person.

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

Our approach to investment strategy is:

• Diversified: we generally recommend buying only index 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 recommend limited 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, and the service is an add-on service and no client is obliged to use it.


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. As we do not offer asset management our firm and our employees will not buy or sell the same securities for our own account that we buy or sell for you. A copy of Olson Consulting’s code of ethics will be provided upon request.
12. Brokerage Practices

Olson Consulting is not a brokerage and we do not engage in asset management, so we rely on other firms to hold your accounts and execute trades. We do not manage assets and 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 Fidelity 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 Fidelity 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.

13. Review of Accounts

We will review your accounts at your request and more often if you tell us about a substantial change in your goals, tax situation, financial condition, time horizon, investment objective, or risk tolerance. 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.

We maintain a sponsorship agreement with Michael Relvas. We receive a sponsorship fee of $8,500 from him for engaging in joint work or listing the sponsor’s website and contact information on various online platforms. No specific type or frequency of advertising is required.

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. We do not engage in discretionary trading, and we do not trade on your behalf on a non-discretionary basis either.

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 Connecticut.

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. Mr. Olson created a 25 video financial literacy course that is available for sale. The cost is $99 for this course.

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 not 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.
Part 2B - Representative

1. Cover Page

April 21, 2023

Tyler L. Olson
75 Robert Road
Manchester, CT 06040
(269) 876-0824

Olson Consulting LLC
75 Robert Road
Manchester, CT 06040
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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.
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.