Olson Consulting LLC
finance | budget | advice

Investment Advisor Disclosure Brochure

Part 2A - Firm

1. Cover Page

July 1, 2026

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@olsonfp.com
www.olsonfp.com
(269) 876-0824
CRD #: 300445

2. Material Changes

Since our last annual updating amendment on March 26, 2025, the following changes have been made to this Form ADV Part 2A Brochure :

- At Items 4 and 5 to reflect a change in our service offerings and corresponding fees.

3. Table of Contents

1. Cover Page 1
2. Material Changes 2
3. Table of Contents 3
4. Advisory Business 4
5. Fees & Compensation 5
6. Performance-Based Fees and Side-by-Side Management 6
7. Types of Clients 7
8. Methods of Analysis, Investment Strategies and Risk of Loss 7
9. Disciplinary Information 7
10. Other Financial Industry Activities & Affiliations 8
11. Code of Ethics, Interest in Client Transactions & Personal Trading 8
12. Brokerage Practices 9
13. Review of Accounts 9
14. Client Referrals & Other Compensation 9
15. Custody 10
16. Investment Discretion 10
17. Voting Client Securities 10
18. Financial Information 10
19. Requirements for State-Registered Advisers 11

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 -

- Single Session Financial Plan - The Single Session Financial Plan addresses your most pressing financial issues in a 90-minute financial planning session. Through the course of data-gathering and analysis prior to the meeting, the discussion itself, I try to help you overcome your biggest obstacles and will provide you with an action plan and recommendations by email after our meeting to keep you moving forward toward what you value. The fee for this service is $4,000.

● Ongoing Planning Services -

- We tailor our financial planning services to the individual needs of clients. We do this by gathering relevant financial information from you and discussing 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 generally meet annually, for the purpose of ongoing financial, investment and tax planning.
- In addition, you receive discretionary asset management that is specifically tailored to your individual goals, needs, and objectives. The process will begin by incorporating information gathered during the Comprehensive Financial Plan engagement into a review of a variety of additional factors, including risk tolerance, prior investment history and experience, asset and liability levels, and liquidity requirements. We will then develop a personal investment plan and create and manage an investment portfolio based on that plan. Once developed, portfolios are continuously and regularly monitored, and if necessary, adjusted based on market performance and changes to your individual needs, goals, and objectives. You may impose reasonable restrictions on investing in certain securities, types of securities, or industry sectors.
- Clients participating in this service are charged a flat fee that is based upon the complexity of their financial situation. Additional information about the fees for this service is available in Item 5 below.

● Business Owner Planning Services -

We provide comprehensive business planning services tailored to physicians who own their own practices. Our goal is to help practice owners maximize the financial efficiency of their business while building long-term personal wealth.

Our services include:

- **Business Entity Evaluation** - Analyzing the structure of the practice (sole proprietorship, S-Corp, LLC, PLLC, etc.) to ensure it is optimized for liability protection, operational efficiency, and tax treatment.
- **Owner's Compensation Analysis** - Reviewing how the physician compensates themselves - including salary, distributions, and benefits - to ensure the approach is tax-efficient and aligned with both personal and business financial goals.
- **Exit Planning** - Developing a strategy for the eventual transition or sale of the practice, including business valuation considerations, buyer identification, and structuring proceeds to maximize after-tax wealth.
- **Tax Planning** - Proactively identifying strategies to reduce the practice's and owner's overall tax burden, including deduction optimization, retirement plan selection, and entity-level tax strategies.
- **Bonus & Incentive Account Planning** - Designing non-qualified or supplemental benefit arrangements (such as deferred compensation or bonus plans) to reward and retain key employees while providing tax advantages to the practice.

Taken together, these services are designed to help physician practice owners make informed, coordinated decisions across their business and personal finances - so that the success of their practice translates directly into lasting personal financial security.

The terms and conditions of the engagement (including termination) shall be set forth in an agreement between Olson Consulting and the client. The client retains absolute discretion over all such implementation decisions and is free to accept or reject any recommendation from Olson Consulting and its associated persons. Additionally, should the client decide to act upon any recommendation from Olson Consulting or its associated persons, the client is under no obligation to effect the transactions through Olson Consulting.

We do not participate in wrap fee programs.

As of March 17, 2026, we have $22,081,014 in assets under management on a discretionary basis and $0 on a non-discretionary basis.

5. Fees & Compensation

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

● “Single Session Financial Plan" Service Package: $4,000.
● "Ongoing Planning” Service Package: $12,000 -$15,000, depending upon complexity (complexity factors include, but are not limited to: multiple income sources, multiple employer benefit packages, self-employment, 1099 consulting work, etc.)

● “Business Owner Planning” Service Package: $18,000.

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 rule 12b-1 distribution fees levied by mutual funds and exchange-traded funds (ETF); (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 as lawyers and 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. Comparable services may be available from other investment advisers at a lower (or higher) rate. All clients and prospects should be guided accordingly.

Single Session Financial Plan and Business Owner Planning services are charged a flat and upfront fee, and Ongoing Planning services are billed quarterly in arrears. Fees can be paid by ACH transfer, credit card payment, or, if receiving discretionary asset management, via direct billing from the client’s brokerage account. Fees depend on the complexity of the engagement, and we may reduce or waive fees in our sole discretion. We may change our fee by providing you with 30 days’ prior notice, however, no fee increase shall become effective without your consent. You may terminate our engagement at any time by giving written notice.

We will provide Clients with a refund of any pre-paid fee if the Client Service Agreement is terminated before the end of the billing period. The amount of such refund is based upon the type of service provided.

- For a single-session financial plan, a 50% refund is available until the time of the meeting. Following the meeting and delivery of the plan, no refunds are given in the event of termination.
- Ongoing planning fees are paid in arrears. Therefore, upon termination, no refund would be due to the client.

Neither Olson Consulting, nor any of its supervised persons, accept compensation for the sale of securities or other investment products.

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 do not have any minimum asset requirements for opening or maintaining an account, however, 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 (whether mutual funds or 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 and ETFs, 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 could be 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 registered as a brokerage firm, nor does it have an application pending to register as a brokerage firm. None of Olson Consulting's associated persons are registered representatives of a broker-dealer.

Olson Consulting is not registered as, nor does it have an application pending to register as, a futures commission merchant, commodity pool operator, a commodity trading advisor, or an associated person of the foregoing entities.

Tyler Olson is an equal owner of Physician Cents—a website and podcast dedicated to educating medical professionals. Certain professionals, including insurance agents, pay to advertise on the Physician Cents platform. This creates a conflict of interest. Physician Cents describes how it seeks to mitigate this on its website where these paid advertisements appear.

We do not recommend or select other investment advisers for our clients, nor do we accept compensation for referring clients to other parties.

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 will generally buy and sell the same securities for our own accounts that we buy or sell for you. We don't believe that this presents any material conflicts of interest as we generally recommend index funds where our purchase and sale decisions should not materially impact the price of the security. A copy of Olson Consulting's code of ethics will be provided upon request.

Neither Olson Consulting nor any related person of Olson Consulting recommends, buys, or sells for client accounts, securities in which Olson Consulting or any related person of Olson Consulting has a material financial interest.

Olson Consulting and its representatives may buy or sell securities, at or around the same time as those securities are recommended to clients. This practice creates a situation where Olson Consulting and its representatives are in a position to materially benefit from the sale or purchase of those securities. We don't believe that this presents any material conflicts of interest as we generally recommend index funds where our purchase and sale decisions should not materially impact the price of the security.

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 Altruist 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 Altruist 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.

To the extent that we provide asset management services to our clients, the transactions for each client account generally will be effected independently, unless we decide to purchase or sell the same securities for several clients at approximately the same time. We may but are not obligated to combine or "bunch" such orders to obtain best execution, to negotiate more favorable commission rates or to allocate equitably among our clients differences in prices and commissions or other transaction costs that might have been obtained had such orders been placed independently. We do not receive any additional compensation or renumeration as a result of such aggregation.

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. Asset Management accounts will be reviewed at least quarterly. Clients are provided with transaction confirmation notices and regular summary account statements directly from their custodian. Account reviews are conducted by Mr. Olson and/or Mr. Colvin.

14. Client Referrals & Other Compensation

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

15. Custody

Olson Consulting's policy is not to take possession or "custody" of your assets. In other words, we do not accept the authority to withdraw, transfer or otherwise move funds or cash from any client account to our accounts or the account of any third party. However, Olson Consulting is deemed to have limited custody solely because asset management fees may be directly deducted from a client's account by the custodian on behalf of the firm.

In maintaining this limited form of custody, Olson Consulting relies upon the following safeguards: The Firm has written authorization from the client to deduct advisory fees from the account(s);

- Each time a fee is directly deducted from a client account(s), the Firm concurrently:
    - Sends the qualified custodian (or a designated independent party, in certain circumstances) an invoice or statement of the amount of the fee to be deducted from the account(s); and
    - Sends the client an invoice or statement itemizing the fee.
        - Itemization includes the formula used to calculate the fee, the amount of assets under management the fee is based on, and the time period covered by the fee.
        - The invoice will notify the client that the custodian will not be checking the accuracy of the fees and that this responsibility belongs to the client.

16. Investment Discretion

Clients receiving asset management services can grant us discretionary authority over their account. Prior to assuming discretionary authority over a client's account, the client shall be required to execute a Client Service Agreement granting us the authority to do so. Clients who engage us on a discretionary basis may, at any time, impose restrictions, in writing, on our discretionary authority (e.g., limit the types or amounts of particular securities purchased for their 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 sole owner and executive officer is Tyler L. Olson. Please refer to the ADV Part 2B Brochure Supplement for more information about Mr. Olson.

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 may be 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

July 1, 2026

Tyler L. Olson
CRD #: 4956662
75 Robert Road
Manchester, CT 06040
(269) 876-0824

Olson Consulting LLC
75 Robert Road
Manchester, CT 06040
(269) 876-0824

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. In 2016 he founded Tyler Olson Bookkeeping and became registered as an Enrolled Agent, representing customers before the IRS and offering tax and accounting advice. He established Olson Consulting LLC in 2018.

Enrolled Agent (EA)

The Enrolled Agent credential is issued by the U.S. Department of the Treasury and represents the highest credential awarded by the Internal Revenue Service (IRS). To obtain the EA designation, an individual must either (1) pass all three parts of the IRS Special Enrollment Examination (SEE), a comprehensive examination covering individual taxation, business taxation, and representation, practice, and procedures; or (2) qualify through a minimum of five years of employment with the IRS in a position that regularly required the application and interpretation of the Internal Revenue Code, with at least three of those years occurring within the five years preceding separation from IRS service. All candidates must also pass an IRS suitability background check, including a review of personal tax compliance.

EAs are federally authorized to represent taxpayers before the IRS in all matters, including audits, appeals, and collection proceedings, and may practice in any state without state licensure.

To maintain the EA credential, holders must complete 72 hours of IRS-approved continuing education (CE) every three years, with a minimum of 16 CE hours per year, at least 2 of which must address ethics or professional conduct. EAs must comply with Treasury Department Circular 230, which governs standards of practice before the IRS.

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 may be 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

Olson Consulting LLC provides investment advisory and supervisory services in accordance with current state regulatory requirements. Olson Consulting LLC's Chief Compliance Officer, Tyler L. Olson, is primarily responsible for the implementation of Olson Consulting LLC's policies and procedures and overseeing the activities of Olson Consulting LLC's supervised persons, including his own activity. Mr. Olson is available at (269) 876-0824.

7. Requirements for State-Registered Advisers

Aside from the event described in Item 3 above, Tyler L. Olson has not been involved in any arbitration proceeding or other civil, self-regulatory, or administrative proceedings.

Tyler L. Olson has never filed for bankruptcy.