

Origin Financial  
Form CRS Customer Relationship Summary  
August 2023

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**Introduction** Blend Financial, Inc. dba Origin Financial (“We” or “Us”) is registered with the Securities and Exchange Commission (SEC) as an investment adviser. Brokerage and investment advisory services and fees differ, and it is important for you to understand these 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 broker-dealers, investment advisers, and investing.

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**What investment services and advice can you provide me?** We offer investment advisory services to retail (natural person) clients in the form of financial planning. Once we collect information on your financial background, we give you recommendations on how you should manage your money. The advice we offer is limited to Equities, Bonds, ETFs, Mutual Funds, and Cash/Cash Equivalents. We may also make recommendations about insurance products, savings account origination, mortgage originations, investment account providers, and student loan refinance originations. We monitor each client’s investments no less than annually as part of our standard services to check whether your portfolio is in line with your investment goals and restrictions. However, since we provide this service on a non-discretionary basis, you ultimately decide the purchase or sale of investments. There are no requirements for opening an account, and there is no minimum account size requirement.

We also offer investment advisory services to retail clients who invest in the Origin Investment Account. For this service, we separately manage each client’s account based on a series of model portfolios. We maintain discretionary authority, which means you will invest in an account that we manage and monitor on your behalf. Each model portfolio is limited to one asset type: ETFs. We invest clients’ accounts according to the model portfolios’ investment strategy, and we will not tailor our investment advice or account management to your individual needs. As this is our only service offered to retail customers and our strategy may be appropriate only as one part of a diversified portfolio, you may require a relationship with another firm if you need more holistic brokerage or advisory services, including purchase/sale of individual securities. Other firms could offer a wider range of investment opportunities, some of which might have lower costs. We monitor each client’s account on a quarterly basis as part of our standard services. During our reviews, we rebalance the client’s portfolio to fit their risk tolerance and investment objectives.

**Additional Information** about our firm, the services we provide, who we serve, and any relevant limitations can be found in Item 4 and Item 7 of our Form ADV Part 2A brochure, a copy of which you should have received.

**Conversation Starters.** Ask your financial professional—  
*“Given my financial situation, should I choose an investment advisory 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?”*

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**What fees will I pay?** For our financial planning services, we charge a flat monthly Service Fee that we calculate based on the number of employees from your employer. Your employer is responsible for this fee that is negotiated annually by contract. The monthly service fee is billed annually in advance. Though you are not subject to the Service fee, please note that your investment or retirement account may incur fees, which is outside our control. Since you must find your own custodian and brokerage firm to act on our investment advice, we do not earn or share the custodial or brokerage fees you may incur. We do not charge brokerage fees, custodian fees, mutual fund, and variable annuity expenses, or any other transaction fees and product-level fees.

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If you invest in the Origin Investment Account, you will be subject to trading and administrative fees assessed by our custodian. Origin does not charge a management fee for the management of your account.

**You could 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.** For more detailed information about the fees you will pay, please refer to Item 5 of our Form ADV Part 2A brochure, a copy of which you should have received.

**Conversation Starter.** Ask your financial professional—

*“Help me understand how these fees and costs might affect my investments. If I give you \$100,000 to invest, how much will go to fees and costs, and how much will be invested for me?”*

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**What are your legal obligations to me when acting as my investment adviser?**

**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 some examples to help you understand what this means.

Our firm makes money from the flat Service Fee that your employer pays us for our financial planning services. We do not provide any other services or have other sources of revenue.

**How else does your firm make money and what conflicts of interest do you have?**

Our financial advisors have personal accounts at our firm that are managed like yours and may also have personal accounts held and managed outside of our firm. Our financial professionals may have an incentive to favor their personal accounts over yours, which creates a conflict of interest.

**Additional Information** about our personal trading procedures and code of ethics for our financial professionals can be found in Item 11 of our Form ADV Part 2A brochure, a copy of which you should have received.

**Conversation Starter.** Ask your financial professional—

*“How might your conflicts of interest affect me, and how will you address them?”*

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**How do your financial professionals make money?**

Our financial professionals earn a salary. They are *not* compensated based on the amount of client assets they service, the time and complexity required to meet a client’s needs, the product sold, product sales commissions, or revenue the firm earns from their advisory services or recommendations.

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

No. Visit [Investor.gov/CRS](http://Investor.gov/CRS) for a free and simple search tool to research us and our financial professionals.

**Conversation Starter.** Ask your financial professional—

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

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**Additional Information**

If you would like additional, up-to-date information or a copy of this disclosure, please send an email to [compliance@useorigin.com](mailto:compliance@useorigin.com).

**Conversation Starter.** Ask your financial professional—

*“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?”*

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