ODER
INVESTMENT MANAGEMENT

PROVIDING EXPERTISE, INSIGHT AND PERSONAL ATTENTION.

CLIENT-FOCUSED & INDEPENDENT

LEARN MORE

FEE-ONLY, NOT FEE BASED.

LEARN MORE

FIDUCIARY RESPONSIBILITY

LEARN MORE

INTERESTING MARKET STAT: THE FIRST MOVE OF MORE THAN 500 POINTS FOR THE DOW TOOK PLACE ON OCTOBER 19, 1987, WITH A 508 POINT DROP REPRESENTING A 22.6% DECLINE. LAST TUESDAY'S 500 POINT LOSS WAS A 1.94% DECLINE, A PERCENTAGE MOVE THE DOW HAS EXPERIENCED MORE THAN 2000 TIMES SINCE 1896.

— COURTESY OF LPL (12/13/18)

CLIENT-FOCUSED INDEPENDENT TEAM

AS AN INDEPENDENT INVESTMENT ADVISORY FIRM, WE ARE NOT TIED TO ANY TYPE OF INVESTMENT PRODUCT AND HAVE THE FREEDOM TO CHOOSE FROM A WIDE RANGE OF INVESTMENT OPTIONS TO HELP SIMPLIFY OUR CLIENT'S FINANCIAL LIVES.

Clients come first. Our goal is to forge deep personal relationships with our clients to best understand their financial needs. We offer a simple and transparent fee structure, create personalized investment plans and don't use "model portfolios". Every family has a unique financial situation, so they deserve a plan designed specifically for them.

FEE-ONLY, NOT FEE BASED

OUR FEES ARE BASED ON WHAT WE HELP YOU EARN, NOT ON HOW MUCH OR WHAT PRODUCTS WE CAN SELL YOU.

Oder Investment Management is a fee-only adviser, independent of Wall Street influences. We are not paid commissions and we don't have to trade your account to generate income. Since our fees are based on a percentage of assets under management, we're clearly aligned with your interests. We are compensated more when your portfolio grows and you achieve your financial objectives.

THE BENEFITS OF AN INDEPENDENT, FEE-ONLY INVESTMENT ADVISER ARE CLEAR:

- No hidden sales fees
- No pressure to buy/sell investments for commission gains
- Personal, ongoing relationship with the person managing your money
- Sharing the same goal: the achievement of your financial objectives
- Adjustments are made as market conditions or personal circumstances warrant
- Development of a customized investment plan based on a thorough needs assessment and then tailored to your risk tolerance, current needs and long-term financial goals

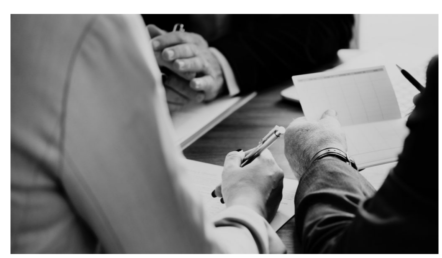
OUR FIDUCIARY RESPONSIBILITY IS OUR COMMITMENT TO PUTTING YOUR NEEDS ABOVE ALL ELSE.

We are held to a fiduciary standard by the Securities and Exchange Commission to always work in the best interest of our clients and to avoid conflicts of interests. One would think this would be the industry standard, but it is not. There is a "suitability standard" in place for some advisers where they only must have adequate reason to believe a recommendation fits for a client's financial situation. An adviser held to this standard can steer you into products that pay him or her a commission if it's considered suitable for you. At Oder Investment Management we provide independent investment advice to our clients and are compensated on a fee only basis and not on a commission basis.

OIM WAS PROUD TO HAVE CO-HOSTED A RETIREMENT SAVINGS PLAN

790 KABC

JOSH ODER AND



FIVE KEY BENEFITS OF INDEPENDENT FINANCIAL ADVISORS.

WEBINAR TO THE ELITE ACADEMIC ACADEMY. (HTTP://ODERLLC.COM/OIM-WAS-PROUD-TO-HAVE-CO-HOSTED-A-RETIREMENT-SAVING-PLAN-WEBINAR-TO-THE-ELITE-ACADEMIC-ACADEMY/)

STEVE ZORN FEATURED ON 790 KABC, GURVEY'S LAW (HTTP://ODERLLC.COM/JOSH-ODER-AND-STEVE-ZORN-FEATURED-ON-790-KABC-GURVEYS-LAW/)

(HTTP://ODERLLC.COM/KEY-BENEFITS-OF-INDEPENDENT-FINANCIAL-ADVISORS/)

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to effect, either transactions in securities or the rendering of personalized investment advice over the Internet. Any communications with prospective clients residing in states or international jurisdictions where Oder Investment Management, LLC is not registered or licensed shall be limited so as not to trigger registration or licensing requirements.