

Item 1 Cover Page

**DISCLOSURE BROCHURE**  
FORM ADV PART 2A



**ORIGIN**  
WEALTH MANAGEMENT

**Origin Wealth Management LLC**

**Office Address:**

12020 Sunrise Valley Drive  
Suite 100  
Reston, VA 20191

**Tel:** 703-386-7088

**Email:** [csmith@originwealthmanagement.com](mailto:csmith@originwealthmanagement.com)

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This brochure provides information about the qualifications and business practices of Origin Wealth Management LLC. Being registered as an investment adviser does not imply a certain level of skill or training. If you have any questions about the contents of this brochure, please contact us at 703-386-7088. 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 ORIGIN WEALTH MANAGEMENT LLC (CRD #337488) IS AVAILABLE ON THE SEC'S WEBSITE AT [WWW.ADVISERINFO.SEC.GOV](http://WWW.ADVISERINFO.SEC.GOV)**

## **Item 2: Material Changes**

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### **Annual Update**

The Material Changes section of this brochure will be updated annually or when material changes occur since the previous release of the Firm Brochure.

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### **Material Changes since the Last Update**

Since the last filing on July 10, 2025 the following material changes have occurred:

- Added logo
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### **Full Brochure Available**

This Firm Brochure being delivered is the complete brochure for the Firm.

## Item 3: Table of Contents

### Form ADV – Part 2A – Firm Brochure

<b>Item 2: Material Changes</b> .....	<b>ii</b>
Annual Update .....	ii
Material Changes since the Last Update.....	ii
Full Brochure Available.....	ii
<b>Item 3: Table of Contents</b> .....	<b>1</b>
<b>Item 4: Advisory Business</b> .....	<b>4</b>
Firm Description .....	4
Types of Advisory Services.....	4
Client Tailored Services and Client Imposed Restrictions.....	5
Wrap Fee Programs.....	5
Client Assets Under Management.....	5
<b>Item 5: Fees and Compensation</b> .....	<b>5</b>
Method of Compensation and Fee Schedule.....	5
Client Payment of Fees .....	7
Additional Client Fees Charged.....	7
Prepayment of Client Fees .....	8
External Compensation for the Sale of Securities to Clients.....	8
<b>Item 6: Performance-Based Fees and Side-by-Side Management</b> .....	<b>8</b>
Sharing of Capital Gains .....	8
<b>Item 7: Types of Clients</b> .....	<b>8</b>
Description .....	8
Account Minimums .....	8
<b>Item 8: Methods of Analysis, Investment Strategies and Risk of Loss</b> .....	<b>8</b>
Methods of Analysis.....	8
Investment Strategy .....	9
Security Specific Material Risks.....	9
<b>Item 9: Disciplinary Information</b> .....	<b>11</b>
Criminal or Civil Actions .....	11
Administrative Enforcement Proceedings.....	11
Self- Regulatory Organization Enforcement Proceedings .....	11
<b>Item 10: Other Financial Industry Activities and Affiliations</b> .....	<b>11</b>
Broker-Dealer or Representative Registration .....	11

Futures or Commodity Registration .....	11
Material Relationships Maintained by this Advisory Business and Conflicts of Interest .....	11
Recommendations or Selections of Other Investment Advisors and Conflicts of Interest .....	12
<b>Item 11: Code of Ethics, Participation or Interest in Client Transactions and Personal Trading .....</b>	<b>12</b>
Code of Ethics Description .....	12
Investment Recommendations Involving a Material Financial Interest and Conflict of Interest .....	13
Advisory Firm Purchase of Same Securities Recommended to Clients and Conflicts of Interest .....	13
Client Securities Recommendations or Trades and Concurrent Advisory Firm Securities Transactions and Conflicts of Interest .....	13
<b>Item 12: Brokerage Practices .....</b>	<b>13</b>
Factors Used to Select Broker-Dealers for Client Transactions .....	13
Aggregating Securities Transactions for Client Accounts .....	14
<b>Item 13: Review of Accounts .....</b>	<b>14</b>
Schedule for Periodic Review of Client Accounts or Financial Plans and Advisory Persons Involved .....	14
Review of Client Accounts on Non-Periodic Basis .....	15
Content of Client Provided Reports and Frequency .....	15
<b>Item 14: Client Referrals and Other Compensation .....</b>	<b>15</b>
Economic Benefits Provided to the Advisory Firm from External Sources and Conflicts of Interest .....	15
Advisory Firm Payments for Client Referrals .....	15
<b>Item 15: Custody .....</b>	<b>15</b>
Account Statements .....	15
<b>Item 16: Investment Discretion .....</b>	<b>16</b>
Discretionary Authority for Trading .....	16
<b>Item 17: Voting Client Securities .....</b>	<b>16</b>
Proxy Votes .....	16
<b>Item 18: Financial Information .....</b>	<b>16</b>
Balance Sheet .....	16
Financial Conditions Reasonably Likely to Impair Advisory Firm's Ability to Meet Commitments to Clients .....	16
Bankruptcy Petitions during the Past Ten Years .....	16
<b>Item 19: Requirements for State Registered Advisors .....</b>	<b>16</b>
Principal Executive Officers and Management Persons .....	16
Outside Business Activities .....	17

Performance Based Fee Description.....	17
Disclosure of Material Facts Related to Arbitration or Disciplinary Actions Involving Management Persons.....	17
Material Relationship Maintained by this Advisory Business or Management persons with Issuers of Securities.....	17
<b>Brochure Supplement (Part 2B of Form ADV) .....</b>	<b>19</b>
Principal Executive Officer – Christopher A. Smith .....	19
Item 2 - Educational Background and Business Experience .....	19
Item 3 - Disciplinary Information .....	19
Item 4 - Other Business Activities.....	20
Item 5 - Additional Compensation.....	21
Item 6 - Supervision .....	21
Item 7 - Requirements for State-Registered Advisors .....	21

## Item 4: Advisory Business

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### Firm Description

Origin Wealth Management LLC ("OWM") was founded in 2025 and became registered as an investment advisor in July 2025 in the State of Virginia. Origin Capital Holdings, Inc. is 100% owner. Christopher Smith is the Chief Executive Officer and Chief Compliance Officer of Origin Wealth Management LLC.

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### Types of Advisory Services

#### ASSET MANAGEMENT

OWM offers discretionary asset management services to advisory Clients. OWM will offer Clients ongoing asset management services through determining individual investment goals, time horizons, objectives, and risk tolerance. Investment strategies, investment selection, asset allocation, portfolio monitoring and the overall investment program will be based on the above factors. The Client will authorize OWM discretionary authority to execute selected investment program transactions as stated within the Investment Advisory Agreement.

#### FINANCIAL PLANNING AND CONSULTING

OWM offers the following financial planning and consulting services as outlined below:

##### *Full Financial Plan*

Financial planning services include a complete evaluation of an investor's current and future financial state and will be provided by using currently known variables to predict future cash flows, asset values and withdrawal plans. OWM will use current net worth, tax liabilities, asset allocation, and future retirement and estate plans in developing financial plans.

Typical topics reviewed in a financial plan may include but are not limited to:

- **Financial goals:** Based on an individual's or a family's clearly defined financial goals, including funding a college education for the children, buying a larger home, starting a business, retiring on time or leaving a legacy. Financial goals should be quantified and set to milestones for tracking.
- **Personal net worth statement:** A snapshot of assets and liabilities serves as a benchmark for measuring progress towards financial goals.
- **Cash flow analysis:** An income and spending plan determines how much can be set aside for debt repayment, savings and investing each month.
- **Retirement strategy:** A strategy for achieving retirement independent of other financial priorities. Including a strategy for accumulating the required retirement capital and its planned lifetime distribution.
- **Comprehensive risk management plan:** Identify all risk exposures and provide the necessary coverage to protect the family and its assets against financial loss. The risk management plan includes a full review of life and disability insurance, personal liability coverage, property and casualty coverage, and catastrophic coverage.
- **Long-term investment plan:** Include a customized asset allocation strategy based on specific investment objectives and a risk profile. This investment plan sets guidelines for selecting, buying and selling investments and establishing benchmarks for performance review.

- **Tax reduction strategy:** Identify ways to minimize taxes on personal income to the extent permissible by the tax code. The strategy should include identification of tax-favored investment vehicles that can reduce taxation of investment income.
- **Estate preservation:** Help update accounts, review beneficiaries for retirement accounts and life insurance, provide a second look at your current estate planning documents, and prompt you to update your plan when the legal environment changes or you have major life events such as a marriage, death, or births.

#### *Consultation Services*

This service is appropriate for clients who need assistance with individual topics. This is not a detailed financial review and will not provide/result in a complete financial plan. Client may select individual topics above, or other topics as may be deemed appropriate. The individual topics that will be included in this service will be outlined and agreed upon on the financial planning and consulting agreement.

If a conflict of interest exists between the interests of OWM and the interests of the Client, the Client is under no obligation to act upon OWM's recommendation. If the Client elects to act on any of the recommendations, the Client is under no obligation to effect the transaction through OWM. Financial plans will be completed and delivered inside of thirty (30) days contingent upon timely delivery of all required documentation.

#### *Ongoing Financial Planning*

Ongoing consultations are different than the planning services offered above in that Clients are looking for ongoing support and services. Ongoing financial planning services are offered on an ongoing basis and includes an initial financial plan, updating the financial plan on a regular basis, strategy improvement reviews, stress test reviews, investment analysis facilitated through financial planning software and semi-annual Client meetings.

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### **Client Tailored Services and Client Imposed Restrictions**

The goals and objectives for each Client are documented in our Client files. Investment strategies are created that reflect the stated goals and objectives. Clients may impose restrictions on investing in certain securities or types of securities.

Agreements may not be assigned without written Client consent.

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### **Wrap Fee Programs**

OWM does not sponsor any wrap fee programs.

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### **Client Assets Under Management**

OWM has the following Client assets under management:

Discretionary Amounts	Non-discretionary Amounts	Date Calculated
\$0	\$0	June 25, 2025

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## **Item 5: Fees and Compensation**

### **Method of Compensation and Fee Schedule**

#### ASSET MANAGEMENT

OWM offers discretionary direct asset management services to advisory Clients. OWM charges an annual investment advisory fee based on the total assets under management as follows:

Assets Under Management	Annual Fee	Monthly Fee
Up to \$1,000,000	1.0%	0.0833%
\$1,000,001 - \$3,000,000	0.90%	0.075%
\$3,000,001-\$5,000,000	0.80%	0.0667%
\$5,000,001-\$10,000,000	0.75%	0.0625%
Over \$10,000,000	0.70%	0.0583%

This is a flat rate/breakpoint fee schedule, the entire portfolio is charged the same asset management fee. The annual fee may be negotiable. Fees are billed monthly in arrears based on an average daily balance of the account for the previous month. The calculation for the average daily balance is based on the formula  $(A/D) \times (F/P)$ .

A = the sum of the daily balances in the billing period

D = number of days in the billing period

F = annual management fee

P = number of billing periods per year

**Step 1: Based on monthly billing cycle:** Calculate the average of the values of the Client's account over the course of the entire month to determine the average daily balance.

Day	Balance	Day	Balance	Day	Balance
1	\$587,654	11	\$587,664	21	\$587,677
2	\$587,999	12	\$588,009	22	\$588,022
3	\$600,021	13	\$600,031	23	\$600,044
4	\$601,187	14	\$601,197	24	\$601,210
5	\$599,862	15	\$599,872	25	\$599,885
6	\$599,884	16	\$599,894	26	\$599,907
7	\$587,135	17	\$587,145	27	\$587,158
8	\$597,635	18	\$597,645	28	\$597,658
9	\$602,587	19	\$602,597	29	\$602,610
10	\$599,358	20	\$599,368	30	\$599,381
Total of days 1-30					\$17,890,296
Average daily balance					
(\$17,890,296 (A)/30 (D)) = \$596,343.20					

**Step 2: Calculate the annual fee:**  $\$596,343.20 \times 1.0\% (F) = \$5,963.43$

**Step 3: Determine the monthly fee:**  $\$5,963.43 / 12 (P) = \$496.95$

Lower fees for comparable services may be available from other sources. Clients may terminate their account within five (5) business days of signing the Investment Advisory Agreement with no obligation and without penalty. After the initial five (5) business days, the agreement may be terminated by OWM with thirty (30) days written notice to Client and by the Client at any time with written notice to OWM. If cash and/or securities are deposited into or withdrawn from an existing account mid-billing period a prorated fee will be charged for that portion of the account. For accounts opened or closed mid-billing period, fees will be prorated based on the days services are provided during the given



period. All unpaid earned fees will be due to OWM. Client shall be given thirty (30) days prior written notice of any increase in fees. Any increase in fees will be acknowledged in writing by both parties before any increase in said fees occurs.

#### FINANCIAL PLANNING AND CONSULTING

OWM charges either an hourly fee, for financial consulting, or fixed fee, for a full financial plan, based on complexity and unique Client needs for financial planning. Prior to the planning process the Client will be provided an estimated plan fee.

##### HOURLY FEES

Financial Consulting Services are offered based on an hourly fee of \$200 per hour.

##### FIXED FEES

Full Financial Plans are offered based on a flat fee between \$2,000-\$6,000.

Financial planning and consulting fees may be negotiable. Fees for full financial plans and consulting services are due upon commencement of the Advisory Agreement.

#### *Ongoing Financial Planning*

Ongoing Financial Planning Services are offered based on an annual flat fee between \$900 - \$3,600, based on complexity and unique Client needs for financial planning, paid semi-annually in advance. Ongoing services will continue from month to month unless cancelled by either party.

Services are completed and delivered inside of thirty (30) days contingent upon timely delivery of all required documentation. Client may cancel within five (5) business days of signing Agreement with no obligation and without penalty. If the Client cancels after five (5) business days, any unearned fees will be refunded to the Client, or any unpaid earned fees will be due to OWM. OWM reserves the right to waive the fee should the Client implement the plan through OWM.

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#### **Client Payment of Fees**

Fees for asset management services are:

- Deducted from a designated Client account. The Client must consent in advance to direct debiting of their investment account.

Fees for financial planning services are payable via:

- Check – to be remitted by Client to OWM
- Electronic Payment via ACH, Debit Card, or Credit Card (fees will be paid via a third party payment processor in which the client will securely input payment information and pay the advisory fee through a secure portal. OWM will not have continuous access to the Client's banking information.) The client may have options to pay ongoing financial planning fees on a monthly basis via electronic payment which the firm will allow. This is not a requirement but another option for Client.

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#### **Additional Client Fees Charged**

Custodians may charge transaction fees and other related costs on the purchases or sales of mutual funds, equities, bonds, options and exchange-traded funds. Mutual funds, money market funds and exchange-traded funds also charge internal management fees, which are disclosed in the fund's prospectus. OWM does not receive any compensation from these

fees. All of these fees are in addition to the management fee you pay to OWM. For more details on the brokerage practices, see Item 12 of this brochure.

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### **Prepayment of Client Fees**

OWM does not require any prepayment of fees of more than \$500 per Client and six months or more in advance.

Fees for financial plans and consulting services are due, in full, at the commencement of the contract.

Fee for ongoing financial planning are billed monthly in advance.

If the Client cancels after five (5) business days, any unearned fees will be refunded to the Client, or any unpaid earned fees will be due to OWM.

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### **External Compensation for the Sale of Securities to Clients**

Investment Advisor Representatives of OWM receive external compensation from sales of investment related products such as insurance as licensed insurance agents. This represents a conflict of interest because it gives an incentive to recommend products based on the commission received. This conflict is mitigated by disclosures, procedures, and OWM's fiduciary obligation to place the best interest of the Client first and Clients are not required to purchase any products or services. Clients have the option to purchase these products through another insurance agent of their choosing.

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## **Item 6: Performance-Based Fees and Side-by-Side Management**

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### **Sharing of Capital Gains**

Fees are not based on a share of the capital gains or capital appreciation of managed securities.

OWM does not use a performance-based fee structure because of the conflict of interest. Performance based compensation may create an incentive for OWM to recommend an investment that may carry a higher degree of risk to the Client.

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## **Item 7: Types of Clients**

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### **Description**

OWM generally provides investment advice to individuals and high net worth individuals. Client relationships vary in scope and length of service.

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### **Account Minimums**

OWM does not require a minimum to open or maintain an account.

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## **Item 8: Methods of Analysis, Investment Strategies and Risk of Loss**

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### **Methods of Analysis**

Security analysis methods may include fundamental analysis and Modern Portfolio Theory. Investing in securities involves risk of loss that Clients should be prepared to bear. Past performance is not a guarantee of future returns.

Fundamental analysis concentrates on factors that determine a company's value and expected future earnings. This strategy would normally encourage equity purchases in

stocks that are undervalued or priced below their perceived value. The risk assumed is that the market will fail to reach expectations of perceived value.

Modern Portfolio Theory is the theory of finance that attempts to maximize portfolio expected return for a given amount of portfolio risk, or equivalently minimize risk for a given level of expected return, by carefully choosing the proportions of various assets. Modern Portfolio Theory assumes investors are risk averse which means when given two assets with the same expected return the investor will choose the less risky one. An investor is only willing to take more risk if the expected return is greater. Therefore, Modern Portfolio Theory aims to construct a portfolio of investments that has the best possible expected return for the level of risk.

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### **Investment Strategy**

The investment strategy for a specific Client is based upon the objectives stated by the Client during consultations. The Client may change these objectives at any time by providing written notice to OWM. Each Client executes a Client profile form or similar form that documents their objectives and their desired investment strategy.

Other strategies may include long-term purchases, short-term purchases, and option writing (including covered options, basic options strategies, buying calls/puts, cash secured puts).

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### **Security Specific Material Risks**

All investment programs have certain risks that are borne by the investor. Our investment approach constantly keeps the risk of loss in mind. Investors face the following investment risks and should discuss these risks with OWM:

- *Market Risk:* The prices of securities in which clients invest may decline in response to certain events taking place around the world, including those directly involving the companies whose securities are owned by a fund; conditions affecting the general economy; overall market changes; local, regional or global political, social or economic instability; and currency, interest rate and commodity price fluctuations. Investors should have a long-term perspective and be able to tolerate potentially sharp declines in market value.
- *Interest-rate Risk:* Fluctuations in interest rates may cause investment prices to fluctuate. For example, when interest rates rise, yields on existing bonds become less attractive, causing their market values to decline.
- *Inflation Risk:* When any type of inflation is present, a dollar today will buy more than a dollar next year, because purchasing power is eroding at the rate of inflation.
- *Currency Risk:* Overseas investments are subject to fluctuations in the value of the dollar against the currency of the investment's originating country. This is also referred to as exchange rate risk.
- *Reinvestment Risk:* This is the risk that future proceeds from investments may have to be reinvested at a potentially lower rate of return (i.e. interest rate). This primarily relates to fixed income securities.
- *Liquidity Risk:* Liquidity is the ability to readily convert an investment into cash. Generally, assets are more liquid if many traders are interested in a standardized

product. For example, Treasury Bills are highly liquid, while real estate properties are not.

- *Management Risk:* The advisor's investment approach may fail to produce the intended results. If the advisor's assumptions regarding the performance of a specific asset class or fund are not realized in the expected time frame, the overall performance of the client's portfolio may suffer.
- *Equity Risk:* Equity securities tend to be more volatile than other investment choices. The value of an individual mutual fund or ETF can be more volatile than the market as a whole. This volatility affects the value of the client's overall portfolio. Small- and mid-cap companies are subject to additional risks. Smaller companies may experience greater volatility, higher failure rates, more limited markets, product lines, financial resources, and less management experience than larger companies. Smaller companies may also have a lower trading volume, which may disproportionately affect their market price, tending to make them fall more in response to selling pressure than is the case with larger companies.
- *Fixed Income Risk:* The issuer of a fixed income security may not be able to make interest and principal payments when due. Generally, the lower the credit rating of a security, the greater the risk that the issuer will default on its obligation. If a rating agency gives a debt security a lower rating, the value of the debt security will decline because investors will demand a higher rate of return. As nominal interest rates rise, the value of fixed income securities held by a fund is likely to decrease. A nominal interest rate is the sum of a real interest rate and an expected inflation rate.
- *Investment Companies Risk:* When a client invests in open end mutual funds or ETFs, the client indirectly bears their proportionate share of any fees and expenses payable directly by those funds. Therefore, the client will incur higher expenses, which may be duplicative. In addition, the client's overall portfolio may be affected by losses of an underlying fund and the level of risk arising from the investment practices of an underlying fund (such as the use of derivatives). ETFs are also subject to the following risks: (i) an ETF's shares may trade at a market price that is above or below their net asset value or (ii) trading of an ETF's shares may be halted if the listing exchange's officials deem such action appropriate, the shares are de-listed from the exchange, or the activation of market-wide "circuit breakers" (which are tied to large decreases in stock prices) halts stock trading generally. Adviser has no control over the risks taken by the underlying funds in which client invests.
- *Cash and Cash Equivalents Risk:* Cash and cash equivalents consist of investments like money market funds, certificates of deposit (CDs), Treasury bills, and short-term government bonds. They are generally considered low-risk compared to other asset classes. While they offer safety, liquidity, and stability, they come with certain risks, such as inflation, interest rate fluctuations, and opportunity costs.
- *Long-term purchases:* Long-term investments are those vehicles purchased with the intention of being held for more than one year. Typically the expectation of the investment is to increase in value so that it can eventually be sold for a profit. In addition, there may be an expectation for the investment to provide income. One of the biggest risks associated with long-term investments is volatility, the fluctuations in the financial markets that can cause investments to lose value.

- *Short-term purchases:* Short-term investments are typically held for one year or less. Generally there is not a high expectation for a return or an increase in value. Typically, short-term investments are purchased for the relatively greater degree of principal protection they are designed to provide. Short-term investment vehicles may be subject to purchasing power risk — the risk that your investment’s return will not keep up with inflation.
- *Trading risk:* Investing involves risk, including possible loss of principal. There is no assurance that the investment objective of any fund or investment will be achieved.
- *Options Trading:* The risks involved with trading options are that they are very time sensitive investments. An options contract is generally a few months. Clients should be aware that the use of options involves additional risks. The risks of covered call writing include the potential for the market to rise sharply. In such case, the security may be called away and the account will no longer hold the security. When purchasing options there is the risk that the entire premium paid for the option can be lost if the option is not exercised or otherwise sold prior to the option’s expiration date. When selling (“writing”) options, the risk of loss can be much greater if the options are written uncovered (“naked”). The risk of loss can far exceed the amount of the premium received for an uncovered option and in the case of an uncovered call option the potential loss is unlimited.

## **Item 9: Disciplinary Information**

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### **Criminal or Civil Actions**

OWM and its management have not been involved in any criminal or civil action.

### **Administrative Enforcement Proceedings**

OWM and its management have not been involved in administrative enforcement proceedings.

### **Self-Regulatory Organization Enforcement Proceedings**

OWM and its management have not been involved in any self-regulatory organizational enforcement proceedings that are material to a Client’s or prospective Client’s evaluation of OWM or the integrity of its management.

## **Item 10: Other Financial Industry Activities and Affiliations**

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### **Broker-Dealer or Representative Registration**

OWM is not registered as a broker-dealer and no affiliated representatives of OWM are registered representatives of a broker-dealer.

### **Futures or Commodity Registration**

Neither OWM nor its affiliated representatives are registered or have an application pending to register as a futures commission merchant, commodity pool operator, or a commodity trading advisor.

### **Material Relationships Maintained by this Advisory Business and Conflicts of Interest**

Christopher Smith has a financial affiliated business as an insurance agent with Origin Associates LLC. Approximately 20% of his time is spent on this activity. He will offer Clients

services from this activity. As an insurance agent, he may receive separate yet typical compensation.

This practice represents a conflicts of interest because it gives an incentive to recommend products based on the commission amount received. This conflict is mitigated by disclosures, procedures and the firm's fiduciary obligation to place the best interest of the Client first and the Clients are not required to purchase any products. Clients have the option to purchase these products through another insurance agent of their choosing.

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**Recommendations or Selections of Other Investment Advisors and Conflicts of Interest**  
OWM does not select or recommend other investment advisors.

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**Item 11: Code of Ethics, Participation or Interest in Client Transactions and Personal Trading**

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**Code of Ethics Description**

The affiliated persons (affiliated persons include employees and/or independent contractors) of OWM have committed to a Code of Ethics ("Code"). The purpose of our Code is to set forth standards of conduct expected of OWM affiliated persons and addresses conflicts that may arise. The Code defines acceptable behavior for affiliated persons of OWM. The Code reflects OWM and its supervised persons' responsibility to act in the best interest of their Client.

One area which the Code addresses is when affiliated persons buy or sell securities for their personal accounts and how to mitigate any conflict of interest with our Clients. We do not allow any affiliated persons to use non-public material information for their personal profit or to use internal research for their personal benefit in conflict with the benefit to our Clients.

OWM's policy prohibits any person from acting upon or otherwise misusing non-public or inside information. No advisory representative or other affiliated person, officer or director of OWM may recommend any transaction in a security or its derivative to advisory Clients or engage in personal securities transactions for a security or its derivatives if the advisory representative possesses material, non-public information regarding the security.

OWM's Code is based on the guiding principle that the interests of the Client are our top priority. OWM's officers, directors, advisors, and other affiliated persons have a fiduciary duty to our Clients and must diligently perform that duty to maintain the complete trust and confidence of our Clients. When a conflict arises, it is our obligation to put the Client's interests over the interests of either affiliated persons or the company.

The Code applies to "access" persons. "Access" persons are affiliated persons who have access to non-public information regarding any Clients' purchase or sale of securities, or non-public information regarding the portfolio holdings of any reportable fund, who are involved in making securities recommendations to Clients, or who have access to such recommendations that are non-public.

OWM will provide a copy of the Code of Ethics to any Client or prospective Client upon request.

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**Investment Recommendations Involving a Material Financial Interest and Conflict of Interest**

OWM and its affiliated persons do not recommend to Clients securities in which we have a material financial interest.

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**Advisory Firm Purchase of Same Securities Recommended to Clients and Conflicts of Interest**

OWM and its affiliated persons may buy or sell securities that are also held by Clients. In order to mitigate conflicts of interest such as trading ahead of Client transactions, affiliated persons are required to disclose all reportable securities transactions as well as provide OWM with copies of their brokerage statements.

The Chief Compliance Officer of OWM is Christopher Smith. He reviews all trades of the affiliated persons each quarter. The personal trading reviews ensure that the personal trading of affiliated persons does not affect the markets and that Clients of the firm receive preferential treatment over associated persons' transactions.

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**Client Securities Recommendations or Trades and Concurrent Advisory Firm Securities Transactions and Conflicts of Interest**

OWM does not have a material financial interest in any securities being recommended. However, affiliated persons may buy or sell securities at the same time they buy or sell securities for Clients. In order to mitigate conflicts of interest such as front running, affiliated persons are required to disclose all reportable securities transactions as well as provide OWM with copies of their brokerage statements.

The Chief Compliance Officer of OWM is Christopher Smith. He reviews all trades of the affiliated persons each quarter. The personal trading reviews ensure that the personal trading of affiliated persons does not affect the markets and that Clients of the firm receive preferential treatment over associated persons' transactions.

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**Item 12: Brokerage Practices**

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**Factors Used to Select Broker-Dealers for Client Transactions**

OWM will require the use of a particular broker-dealer based on their duty to seek best execution for the client, meaning they have an obligation to obtain the most favorable terms for a client under the circumstances. The determination of what may constitute best execution and price in the execution of a securities transaction by a broker involves a number of considerations and is subjective. Factors affecting brokerage selection include the overall direct net economic result to the portfolios, the efficiency with which the transaction is affected, the ability to effect the transaction where a large block is involved, the operational facilities of the broker-dealer, the value of an ongoing relationship with such broker and the financial strength and stability of the broker. OWM will select appropriate brokers based on a number of factors including but not limited to their relatively low transaction fees, reporting ability, execution capability (speed and accuracy), financial stability and reputation, access to markets, technology and reporting platforms, quality of client service and availability of investment research and other brokerage services. OWM relies on its broker to provide its execution services at the best prices available. Lower fees for comparable services may be available from other sources. Clients pay for any and all custodial fees in addition to the advisory fee charged by OWM. OWM does not receive any portion of the trading fees.

OWM will require the use of Charles Schwab.

- *Research and Other Soft Dollar Benefits*

The Securities and Exchange Commission defines soft dollar practices as arrangement under which products or services other than execution services are obtained by OWM from or through a broker-dealer in exchange for directing Client transactions to the broker-dealer. Although OWM has no formal soft dollar arrangements, OWM may receive products, research and/or other services from custodians or broker-dealers connected to client transactions or “soft dollar benefits”. As permitted by Section 28(e) of the Securities Exchange Act of 1934, OWM receives economic benefits as a result of commissions generated from securities transactions by the custodian or broker-dealer from the accounts of OWM. OWM cannot ensure that a particular client will benefit from soft dollars or the client’s transactions paid for the soft dollar benefits. OWM does not seek to proportionately allocate benefits to client accounts to any soft dollar benefits generated by the accounts.

A conflict of interest exists when OWM receives soft dollars which could result in higher commissions charged to Clients. This conflict is mitigated by the fact that OWM has a fiduciary responsibility to act in the best interest of its Clients and the services received are beneficial to all Clients.

- *Brokerage for Client Referrals*

OWM does not receive client referrals from any custodian or third party in exchange for using that broker-dealer or third party.

- *Directed Brokerage*

OWM does not allow directed brokerage accounts. Not all advisors require their clients to direct brokerage. Clients who are not able to direct brokerage outside our recommendation may be unable to achieve the most favorable execution of client transactions as it may cost clients more money. For example, in a non-directed brokerage account, you may pay higher brokerage commissions because we may not be able to aggregate orders to reduce transaction costs, or you may receive less favorable prices.

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### **Aggregating Securities Transactions for Client Accounts**

OWM manages each account separately, and therefore, does not aggregate purchases and sales and other transactions. If orders are not aggregated, some clients purchasing securities around the same time may receive a less favorable price than other clients which may cost clients more money.

## **Item 13: Review of Accounts**

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### **Schedule for Periodic Review of Client Accounts or Financial Plans and Advisory Persons Involved**

Account reviews are performed quarterly by the Chief Compliance Officer of OWM, Christopher Smith. Account reviews are performed more frequently when market conditions dictate. Reviews of Client accounts include, but are not limited to, a review of Client documented risk tolerance, adherence to account objectives, investment time horizon, and suitability criteria, reviewing target allocations of each asset class to identify if



there is an opportunity for rebalancing, and reviewing accounts for tax loss harvesting opportunities.

Financial plans generated are updated as requested by the Client and pursuant to a new or amended agreement, OWM suggests updating at least annually.

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**Review of Client Accounts on Non-Periodic Basis**

Other conditions that may trigger a review of Clients' accounts are changes in the tax laws, new investment information, and changes in a Client's own situation.

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**Content of Client Provided Reports and Frequency**

Clients receive written account statements no less than monthly for managed accounts. Account statements are issued by OWM's custodian. Client receives confirmations of each transaction in account from custodian and an additional statement during any month in which a transaction occurs. OWM does not provide additional reports to Clients.

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**Item 14: Client Referrals and Other Compensation**

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**Economic Benefits Provided to the Advisory Firm from External Sources and Conflicts of Interest**

OWM receives additional economic benefits from external sources as described above in Item 12.

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**Advisory Firm Payments for Client Referrals**

OWM does not compensate for Client referrals.

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**Item 15: Custody**

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**Account Statements**

All assets are held at qualified custodians, which means the custodians provide account statements directly to Clients at their address of record at least quarterly. Clients are urged to carefully compare the account statements received directly from their custodians to any documentation or reports prepared by OWM.

OWM is deemed to have limited custody solely because advisory fees are directly deducted from Client's accounts by the custodian on behalf of OWM.

If OWM is authorized or permitted to deduct fees directly from the account by the custodian:

- OWM will provide the Client with an invoice concurrent to instructing the custodian to deduct the fee stating the amount of the fee, 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;
- OWM will obtain written authorization signed by the Client allowing the fees to be deducted; and
- The Client will receive quarterly statements directly from the custodian which disclose the fees deducted.

## **Item 16: Investment Discretion**

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### **Discretionary Authority for Trading**

OWM requires discretionary authority to manage securities accounts on behalf of Clients. Client will authorize OWM discretionary authority, via the advisory agreement and a limited power of attorney may be completed as required by the firm's custodian. OWM has the authority to determine, without obtaining specific Client consent, the securities to be bought or sold, and the amount of the securities to be bought or sold. Client will authorize OWM discretionary authority as stated within the Investment Advisory Agreement.

OWM allows Clients to place certain restrictions, as outlined in the Client's Investment Policy Statement or similar document. These restrictions must be provided to OWM in writing.

The Client approves the custodian to be used. OWM does not receive any portion of the transaction fees or commissions paid by the Client to the custodian.

## **Item 17: Voting Client Securities**

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### **Proxy Votes**

OWM does not vote proxies on securities. Clients are expected to vote their own proxies. The Client will receive their proxies directly from the custodian of their account or from a transfer agent.

When assistance on voting proxies is requested, OWM will provide recommendations to the Client. If a conflict of interest exists, it will be disclosed to the Client. If the Client requires assistance or has questions, they can reach out to the investment advisor representatives of the firm at the contact information on the cover page of this document.

## **Item 18: Financial Information**

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### **Balance Sheet**

A balance sheet is not required to be provided to Clients because OWM does not serve as a custodian for Client funds or securities and OWM does not require prepayment of fees of more than \$500 per Client and six months or more in advance.

### **Financial Conditions Reasonably Likely to Impair Advisory Firm's Ability to Meet Commitments to Clients**

OWM has no condition that is reasonably likely to impair our ability to meet contractual commitments to our Clients.

### **Bankruptcy Petitions during the Past Ten Years**

OWM has not had any bankruptcy petitions in the last ten years.

## **Item 19: Requirements for State Registered Advisors**

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### **Principal Executive Officers and Management Persons**

The education and business background for all executive officers and management persons can be found in the Part 2B of this Brochure.

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**Outside Business Activities**

The outside business activities for all executive officers and management persons can be found in the Part 2B of this Brochure.

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**Performance Based Fee Description**

Neither OWM nor its management receive performance based fees. Please see Item 6 of the ADV 2A for more information.

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**Disclosure of Material Facts Related to Arbitration or Disciplinary Actions Involving Management Persons**

The disclosure of material facts related to arbitration or disciplinary actions for all executive officers and management persons can be found in the Part 2B of this Brochure.

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**Material Relationship Maintained by this Advisory Business or Management persons with Issuers of Securities**

There are no material relationships with issuers of securities to disclose.

Item 1 Cover Page

**SUPERVISED PERSON BROCHURE**  
FORM ADV PART 2B

Christopher A. Smith



**ORIGIN**  
WEALTH MANAGEMENT

**Origin Wealth Management LLC**

**Office Address:**

12020 Sunrise Valley Drive  
Suite 100  
Reston, VA 20191

**Tel:** 703-386-7088

**Email:** [csmith@originwealthmanagement.com](mailto:csmith@originwealthmanagement.com)

July 28, 2025

This brochure supplement provides information about Christopher Smith and supplements the Origin Wealth Management LLC brochure. You should have received a copy of that brochure. Please contact Christopher Smith if you did not receive the brochure or if you have any questions about the contents of this supplement.

**ADDITIONAL INFORMATION ABOUT CHRISTOPHER A. SMITH (CRD #7792032) IS  
AVAILABLE ON THE SEC'S WEBSITE AT [WWW.ADVISERINFO.SEC.GOV](http://WWW.ADVISERINFO.SEC.GOV).**

**Brochure Supplement (Part 2B of Form ADV)**  
**Supervised Person Brochure**

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**Principal Executive Officer – Christopher A. Smith**

- Year of birth: 1999
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**Item 2 - Educational Background and Business Experience**

Educational Background:

- Northern Virginia Community College; Associate of Science – Business Administration; 2023
- University of Maryland Global Campus; Bachelor of Science in Finance; 2024
- Georgetown University; Masters of Business Administration; Attending - 2025

Business Experience:

- Origin Wealth Management LLC
    - Investment Advisor Representative/Chief Executive Officer/Chief Compliance Officer; 06/2025 - Present
    - Managing Member/Owner; 05/2025 - Present
  - Origin Associates LLC; Owner/Insurance Agent; 05/2025-Present
  - Origin Capital Holdings, Inc.; CEO/Owner; 05/2025-Present
  - Legacy Wealth Management Inc.; Investment Advisor Representative; 11/2024-05/2025
  - Legacy Associates Inc.; Insurance Agent; 11/2024-05/2025
  - J.P. Morgan Securities LLC; Registered Representative/Licensed Banker; 09/2023-10/2024
  - JP Morgan Chase Bank, N.A.; Relationship Banker; 08/2022-07/2023
  - Full time student; 01/2021-07/2022
  - United State Marine Corps; Lance Corporal; 10/2017-10/2021
  - Riser Foods Company; Clerk; 07/2017-09/2017
  - Full Time Student; 07/2013-06/2017
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**Item 3 - Disciplinary Information**

A. Mr. Smith has never been involved in a criminal or civil action in a domestic, foreign or military court of competent jurisdiction for which he:

1. Was convicted of, or pled guilty or nolo contendere ("no contest") to (a) any felony; (b) misdemeanor that involved investments or an investment-related business, fraud, false statement or omissions, wrongful taking of property, bribery, perjury, counterfeiting, or extortion; or (c) a conspiracy to commit any of these offenses;
2. Is the named subject of a pending criminal proceeding that involves an investment-related business, fraud, false statements or omissions, wrongful taking of property, bribery, perjury, forgery, counterfeiting, extortion, or a conspiracy to commit any of these offenses;

3. Was found to have been involved in a violation of an investment-related statute or regulation; or
  4. Was the subject of any order, judgement or decree permanently or temporarily enjoining, or otherwise limiting, him from engaging in any investment related activity, or from violating any investment-related statute, rule, or order.
- B. Mr. Smith never had an administrative proceeding before the SEC, any other federal regulatory agency, any state regulatory agency, or any foreign financial regulatory authority in which he:
1. Was found to have caused an investment-related business to lose its authorization to do business; or the subject of an order by the agency or authority;
  2. Was found to have been involved in a violation of an investment-related statute or regulation or was the subject of an order by the agency or authority  
(a) denying, suspending or revoking the authorization of the supervised person to act in an investment-related business; (b) barring or suspending his association with an investment-related business; (c) otherwise significantly limiting his investment-related activities; or (d) imposing a civil money penalty of more than \$2,500 on him.
- C. Mr. Smith has never been the subject of a self-regulatory organization (SRO) proceeding in which he:
1. Was found to have caused an investment-related business to lose its authorization to do business; or
  2. Was found to have been involved in a violation of the SRO's rules and was: (a) barred or suspended from membership or from association with other members, or was expelled from membership; (b) otherwise significantly limited from investment-related activities; or (c) fined more than \$2,500.
- D. Mr. Smith has not been involved in any other hearing or formal adjudication in which a professional attainment, designation, or license of the supervised person was revoked or suspended because of a violation of rules relating to professional conduct.

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**Item 4 - Other Business Activities**

Christopher Smith has a financial affiliated business as an insurance agent with Origin Associates LLC. Approximately 20% of his time is spent on this activity. He will offer Clients services from this activity. As an insurance agent, he may receive separate yet typical compensation.

This practice represents a conflicts of interest because it gives an incentive to recommend products based on the commission amount received. This conflict is mitigated by disclosures, procedures and the firm's fiduciary obligation to place the best interest of the Client first and the Clients are not required to purchase any products. Clients have the option to purchase these products through another insurance agent of their choosing.

Mr. Smith is also the CEO/Owner of Origin Capital Holdings, Inc. which is a holding company for his other entities.

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**Item 5 - Additional Compensation**

Mr. Smith receives commissions on the insurance products he sells. He does not receive any performance-based fees and does not receive any additional compensation for performing advisory services other than what is disclosed in Item 5 of Part 2A.

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**Item 6 - Supervision**

Mr. Smith is the sole owner and investment adviser representative of OWM and is solely responsible for all supervision and formulation and monitoring of investment advice offered to Clients. He will adhere to the policies and procedures as described in the firm's Compliance Manual. He can be reached at [csmith@originwealthmanagement.com](mailto:csmith@originwealthmanagement.com) or 703-386-7088.

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**Item 7 - Requirements for State-Registered Advisors**

A. Mr. Smith has not been involved in any of the following:

1. An award or otherwise been found liable in an arbitration claim alleging damages in excess of \$2,500 involving any of the following:
  - i. An investment or an investment-related business or activity;
  - ii. Fraud, false statement(s) or omissions;
  - iii. Theft, embezzlement or other wrongful taking of property;
  - iv. Bribery, forgery, counterfeiting, or extortion;
  - v. Dishonest, unfair or unethical practices.
2. An award or otherwise been found liable in a civil, self-regulatory organization, or administrative proceeding involving any of the following:
  - i. An investment or an investment-related business or activity;
  - ii. Fraud, false statement(s) or omissions;
  - iii. Theft, embezzlement or other wrongful taking of property;
  - iv. Bribery, forgery, counterfeiting, or extortion;
  - v. Dishonest, unfair or unethical practices.

B. Mr. Smith has never been the subject of a bankruptcy petition.