



FORM CRS- A SUMMARY OF YOUR ADVISORY RELATIONSHIP WITH  
ONE WEALTH CAPITAL MANAGEMENT, LLC - March 20, 2025

ITEM 1 – INTRODUCTION

One Wealth Capital Management, LLC, (“One Wealth”), is registered with the Securities and Exchange Commission (SEC) as an investment adviser. Brokerage and investment advisory services and fees differ, and it is essential for you to understand these differences. Free and simple tools are available to research firms and our Financial Professionals at [Investor.gov/CRS](https://Investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing.

ITEM 2 - RELATIONSHIPS AND SERVICES

**WHAT INVESTMENT SERVICES AND ADVICE CAN YOU PROVIDE ME?**

One Wealth offers investment advisory services to retail investors, which principally include individuals and high-net-worth individuals (in addition to trusts, estates, business entities, charitable organizations, and pension profit sharing plans). Our discretionary authority to buy, sell, and otherwise transact in securities in your account(s) is granted in our advisory agreement and is only limited by your reasonable restrictions or our mutual ability to terminate the advisory agreement. Our firm may determine that engaging the expertise of an independent sub-advisor is best suited for your account. Our firm will have the discretion to utilize an independent third-party investment advisor to aid in the implementation of investment strategies for your portfolio. In certain circumstances, we may allocate a portion of a portfolio to an independent third-party investment advisor (“Manager”) for separate account management based upon your individual circumstances and objectives, including, but not limited to, your account size and tax circumstances. When providing non-discretionary advisory services, you make the ultimate decision regarding the purchase or sale of investments. Our advice is not limited to certain types of investments. Our financial planning services entail the preparation of a financial plan based on your specific financial situation that includes a recommended course of action or activity to take if you decide to implement our recommendations. We generally require a minimum account size of \$1,000,000, subject to negotiation at our discretion. Regular monitoring of your account(s) is included as part of our standard advisory services, with reviews typically occurring at least annually. It is important that you keep us apprised of your financial situation so we can conduct more frequent reviews if necessary.

**QUESTIONS TO 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? What do these qualifications mean?

FOR MORE INFORMATION REFER TO OUR FIRM'S ADV PART 2A BROCHURE - ITEM 7, 8, 13, & 16

ITEM 3 - FEES, COSTS, CONFLICTS, AND STANDARD OF CONDUCT

**WHAT FEES WILL I PAY?**

One Wealth's annual fees are based upon a percentage of assets under management not to exceed 1.35%. Fees are billed monthly in arrears and calculated based on the average daily balance of the Account during the current billing period. If services commenced in the middle of the billing period, fees are prorated fee for that billing period.

The independent Manager / TPAM will charge an asset-based fee that is in addition to the advisory fee listed above. The total blended fee, including the One Wealth's fee and the sub advisor/TPAM fee will not exceed 2.00%. In addition, retail investors will also generally incur the following fees and costs charged by third-parties: custodian fees, account maintenance fees, product expenses such as internal expense ratios, and transaction charges. When we charge an asset-based fee, the more assets there are in your account(s), the more you will pay in fees, and we may therefore have an incentive to encourage you to increase the assets in your account(s). When we charge flat fees that are based on the complexity of your financial situation, we are incentivized to add or read-in additional complexity to your financial situation. You will 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.

**QUESTIONS TO ASK YOUR FINANCIAL PROFESSIONAL:**

- ☒ Help me understand how these fees and costs might affect my investments.
- ☒ If I give you \$10,000 to invest, how much will go to fees and costs, and how much will be invested for me?

FOR MORE INFORMATION REFER TO OUR FIRM'S ADV PART 2A BROCHURE - ITEM 5

## **WHAT ARE YOUR LEGAL OBLIGATIONS TO ME WHEN ACTING AS MY INVESTMENT ADVISER? HOW ELSE DOES YOUR FIRM MAKE MONEY AND WHAT CONFLICTS OF INTEREST DO YOU HAVE?**

*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. The custodian(s) we recommend provide(s) us with various products and services that are intended to directly benefit you, us, or both of us. To the extent a custodian provides us products or services that don't directly benefit you, this creates an incentive to recommend that custodian. To learn how we address this incentive, please refer to Item 12 of our ADV Part 2A brochure. The third-party money managers, separately managed account providers, mutual funds, and private investment sponsors we utilize and recommend provide us certain benefits, such as due diligence / educational seminars along with attendance expense reimbursements, financial and marketing assistance, and the use of certain software. This creates an incentive to recommend the third-party investment adviser. To learn how we address this incentive, please refer to Item 10 of our ADV Part 2A brochure. To the extent you purchase an insurance product from one of our advisors who are licensed insurance agents through their affiliation with a separate insurance brokerage agency, you will pay an ordinary and customary commission. These are conflicts of interest due to the additional compensation that will be received. To learn how we address this incentive, please refer to Item 10 of our ADV Part 2A brochure.*

### **QUESTIONS TO ASK YOUR FINANCIAL PROFESSIONAL:**

- ☒ How might your conflicts of interest affect me, and how will you address them?

FOR MORE INFORMATION REFER TO OUR FIRM'S ADV PART 2A BROCHURE - ITEM 10, 11, 12, & 14

## **HOW DO YOUR FINANCIAL PROFESSIONALS MAKE MONEY?**

Our financial professionals are compensated based on salary. They are not compensated based on the sale of a particular product and do not earn commissions except in connection with the sale of insurance products, which will typically generate an ordinary and customary commission earned by the financial professional that sold such product. While some of our Firm's Financial Professionals are engaged in outside business activities, we are required to disclose material outside business activities and any conflict it may pose to you. Our Firm supervises the business activities of our Financial Professionals through our compliance program. All Financial Professionals are required to follow a Code of Conduct to mitigate any conflicts to you.

FOR MORE INFORMATION REFER TO OUR FIRM'S ADV PART 2A BROCHURE - ITEM 5, 10, 12 & 14

## **ITEM 4 - DISCIPLINARY HISTORY**

### **DO YOU OR YOUR FINANCIAL PROFESSIONALS HAVE LEGAL OR DISCIPLINARY HISTORY?**

YES. Visit [Investor.gov/CRS](http://Investor.gov/CRS) for a free and simple search tool to research us and our Financial Professionals.

### **QUESTIONS TO ASK YOUR FINANCIAL PROFESSIONAL:**

- ☒ As a Financial Professional, do you have any disciplinary history? For what type of conduct?

FOR MORE INFORMATION REFER TO OUR FIRM'S ADV PART 2A BROCHURE - ITEM 9

## **ADDITIONAL INFORMATION**

For additional information about our investment advisory services visit the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). Our Firm's IARD number is: 331395. You may also contact us directly for up-to-date information and to request a copy of the relationship summary at: (855) 663-9584.

### **QUESTIONS TO ASK YOUR FINANCIAL PROFESSIONAL:**

- ☒ Who is my primary contact person? Is he or she an investment adviser or a representative of a broker-dealer? Who can I talk to if I have concerns about how this person is treating me?

## **MATERIAL CHANGES SINCE LAST FILING**

**March 20, 2025**

The firm updated its maximum advisory fee to reflect 1.35%.