

**OneSource Advisors, LLC**  
**d/b/a OneSource Wealth Management, OneSource Health & Wealth Management, Wise Money Guys**  
**(“OneSource”, “Our Firm”, or the “Advisor”)**

**Form ADV Part 3 – Client Relationship Summary**  
**November 2024**

**Item 1: Introduction**

OneSource Advisors, LLC is an investment advisor registered with the Securities and Exchange Commission. Brokerage and investment advisory services and fees differ, and it is important for you to understand the differences. Free and simple tools are available to research firms and financial professionals at <http://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?**

OneSource’s services include investment advisory services to individuals, high net worth individuals, profit-sharing plans, financial planning, consulting services, trusts, estates and business (each referred to as a “Client”). As part of our standard services, OneSource provides customized investment advisory solutions for its Clients. This is achieved through continuous personal Client contact and interaction while providing discretionary investment management and related advisory services. OneSource works with each Client to identify their investment goals and objectives as well as risk tolerance and financial situation in order to create a portfolio strategy.

OneSource will construct a portfolio, consisting of diversified mutual funds and/or exchange-traded funds (“ETFs”) to achieve the Client’s investment goals. The Advisor may also utilize individual stocks and bonds and other types of securities, as appropriate, to meet the needs of its Clients. OneSource generally does not impose a minimum account or relationship size for establishing an advisory account.

OneSource’s investment strategy is primarily long-term focused, but the Advisor may buy, sell or re-allocate positions that have been held less than one year to meet the objectives of the Client or due to market conditions. OneSource will construct, implement and monitor the portfolio to ensure it meets the goals, objectives, circumstances, and risk tolerance agreed to by the Client. Each Client will have the opportunity to place reasonable restrictions on the types of investments to be held in their respective portfolio, subject to acceptance by the Advisor.

Our firm provides retirement plan consulting services to employer plan sponsors on an ongoing basis. Generally, such consulting services consist of assisting employer plan sponsors in establishing, monitoring and reviewing their company's participant-directed retirement plan.

Additional information about our services can be found in Items 4, 5 and 7 of our Disclosure Brochure and available to all clients or by going here: <https://adviserinfo.sec.gov/firm/summary/319078>

***Let’s discuss...*** 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?

**Item 3: Fees, Costs, and Standards of Conduct**

**What fees will I pay?**

Investment advisory fees are calculated either quarterly in arrears or quarterly in advance (the “billing period”), pursuant to the terms of the investment advisory agreement with each Client. Investment advisory fees range from 0.50% to 2.00% of assets under management, depending on the size and complexity of the Client relationship. Our firm accounts for deposits and withdrawals during the quarter. Relationships with multiple objectives, specific reporting requirements, portfolio restrictions and other complexities may be charged a higher fee. Larger relationships are often charged a lower fee. Our firm bills on cash unless otherwise noted in writing.

Investment advisory fees in the first billing period of service are prorated from the inception date of the account[s] to the end of the first billing period. Fees may be negotiable at the discretion of the Advisor. The Client's fees will take into consideration the aggregate assets under management with Advisor.

Our Qualified Retirement Plan Consulting services are billed based on a percentage of managed Plan assets will not exceed 2.00%. The fee is based on the scope and complexity of our engagement with the client. The fee-paying arrangements will be determined on a case-by-case basis and will be detailed in the signed consulting agreement.

Additional information about our fees can be found in Item 5 of our Disclosure Brochure and available to all clients or by going here: <https://adviserinfo.sec.gov/firm/summary/319078>

*Let's discuss...* Help me understand how these fees and costs might affect my investments. If I give you \$200,000 to invest, how much will go to fees and costs, and how much will be invested for me?

**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 are obligated 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. The following is an example to help you understand what this means:

- Our firm and/or its investment advisory representatives may from time-to-time purchase or sell products or investments that they may recommend to clients. In such circumstances, our firm or its investment adviser representatives may have a financial interest in recommending investments that our firm or its representatives also own.
- Third-Party Payments: While we do not receive compensation from third parties when we recommend investments, our supervised persons or affiliates may recommend insurance products in their individual capacities. This results in an incentive for our supervised persons or affiliates to recommend those insurance products.

*Let's discuss...* How might your conflicts of interest affect me, and how will you address them?

Additional information about our conflicts of interest can be found throughout our Disclosure Brochure and available to all clients or by going here: <https://adviserinfo.sec.gov/firm/summary/319078>

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

OneSource financial professionals are paid based on the amount of assets under advisement and any management duties for assistance with accounts or retirement plans.

#### **Item 4: Disciplinary History**

**Do you or your financial professionals have legal or disciplinary history? For what type of conduct?**

No, neither we nor our financial professionals have a legal or disciplinary history. You can visit <http://investor.gov/crs> for a free and simple search tool to research us and our financial professionals.

*Let's discuss...* As a financial professional, do you have any disciplinary history? For what type of conduct?

#### **Item 5: Additional Information**

To obtain additional information regarding our services or to request a copy of this relationship summary, please contact our Chief Compliance Officer, Giuseppe Visconti, at (916) 967-3500. Our Firm and its representatives have a fiduciary duty to all clients. Please call us at (916) 967-3500 if you have any concerns.

*Let's discuss...* 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?