

# FORM CRS - CUSTOMER RELATIONSHIP SUMMARY – MARCH 29, 2024

## Introduction

OneDigital Asset Management LLC ("OneDigital") is registered with the U.S. Securities and Exchange Commission ("SEC") as an investment adviser. However, some of our investment adviser representatives also provide brokerage services through a separate registration with a broker-dealer. 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://www.investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing.

OneDigital offers investment advisory services to retail investors. Our advisory services include, but are not limited to, discretionary and non-discretionary investment advisory services (including investment portfolio monitoring, selection of third-party asset managers, financial counseling, review of accounts, and securities research), financial planning, financial wellness counseling, and retirement plan consulting services.

## What Investment Services and Advice Can You Provide Me?

When providing advisory services, we are held to a fiduciary standard that covers our investment advisory relationship with you. As fiduciaries, investment advisers are required to act in the best interest of their clients and not place their own interests ahead of their clients. However, at times our interests can conflict with your interests. When we provide recommendations, we must eliminate, mitigate, or inform you of these conflicts, depending on the nature of the conflict.

There are different types of advisory accounts you can choose. You can select an advisory account that allows us to buy or sell investments in your account without asking you in advance ("discretionary investment advisory services"), or you may decide what investments to buy or sell based upon our advice ("non-discretionary investment advisory services"). For our discretionary investment advisory services, we will make trades in your account as we deem expedient, discuss your investment and overall financial goals, design a strategy to help achieve those goals, and regularly monitor your account. For our non-discretionary investment advisory services, we will discuss your investment and overall financial goals to determine how active you will want us to be in recommending trades in your account or, alternatively, if you simply want to consult with us before making trades in your account.

When you use us for discretionary or non-discretionary advisory services, you will pay an ongoing asset-based fee for our services. When you use us for financial planning or consulting services, you will typically be charged a flat fee rather than an asset-based fee.

We do not place account/investment minimums on our services. Our investment advice only covers investments that are allowed according to the terms of each advisory program, and other firms could provide advice on a wider range of choices, some of which might have lower costs.

<b>For Additional Information</b> See OneDigital's Form ADV, Part 2A brochure (Items 4 and 7 of Part 2A) and other applicable documents.	<b>Conversation Starters</b> Ask your financial professional: <ul style="list-style-type: none"><li>Given my financial situation, should I choose an investment advisory service? Why or why not?</li><li>How will you choose the investments to recommend or maintain in my account?</li><li>What is your relevant experience, including your licenses, education, and other qualifications? What do these qualifications mean?</li></ul>
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## What Fees Will I Pay?

For most advisory services, you will pay an ongoing recurring fee based on the value of cash and investments in your advisory account. The more assets there are in your advisory account, the more you will pay in fees, and we may therefore have an incentive to encourage you to increase the assets in your account. The amount paid to OneDigital and your financial professional does not vary based on the type of investments we select on your behalf or recommend to you. The asset-based fee reduces the value of your account and will be deducted from your account.

Our asset-based fee only covers our investment advice/management services, so any transaction fees will be charged to your account. Some investments (such as mutual funds and variable annuities) impose additional fees that will reduce the value of your investment over time. For financial planning, the fees will be agreed upon between you and your financial professional.

The fees OneDigital charges for its investment advisory/management services vary and are negotiable. The amount you pay will depend, for example, on the services you receive and the amount of assets in your account.

**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.**

<b>For Additional Information</b> See OneDigital's Form ADV, Part 2A brochure (Items 5.A., B., C., and D of Part 2A) and other applicable documents.	<b>Conversation Starters</b> Ask your financial professional: <ul style="list-style-type: none"><li>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?</li></ul>
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## What are your legal obligations to me when providing recommendations as my investment adviser? How else does your firm make money and what conflicts of interest do you have?

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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 recommendations and investment advice we provide you. Here are some examples to help you understand what this means:

OneDigital and its investment adviser representatives receive direct or indirect compensation from other third parties, such as companies that offer investment products. This compensation includes payments for OneDigital's investment adviser representatives and/or other associated persons to attend educational and marketing seminars, gifts valued at less than \$100 annually, an occasional meal, or ticket to a sporting event. In addition, OneDigital maintains a Strategic Partners Program, pursuant to which certain investment product and service providers provide funds that are used to sponsor educational seminars and/or client marketing events. While this creates a conflict of interest, the program does not require OneDigital to favor the Strategic Partners over firms that do not participate in the program when recommending or selecting any products or services. In addition, OneDigital maintains records of all such payments, and those records are available for inspection at a client's request.

### For Additional Information

See OneDigital' Form ADV, Part 2A brochure and other applicable documents.

### Conversation Starters

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?

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Our financial professionals can offer various types of advisory and brokerage programs, platforms and services, and can earn more or less if a certain type of service, program or platform is recommended. They are also compensated in a variety of ways, and the compensation can be based on factors such as: the amount of client assets they service; the time and complexity required to meet a client's needs; the product sold (i.e., differential compensation); product sales commissions; or revenue OneDigital earns from the financial professional's advisory services or recommendations.

Commission-based financial professionals are compensated solely through commissions. In contrast, fee-based financial professionals charge an asset-based or flat fee directly to their clients for their services. This fee can be structured in multiple ways, such as an hourly rate, a monthly retainer, a flat annual fee, or a percentage of assets under management.

Our financial professionals may have conflicts of interest beyond those disclosed by us, including the potential to receive forgivable loans, expense reimbursement, and incentives for moving accounts to our firm, and those financial professionals will disclose, when appropriate, any additional material conflicts of interest no later than the time of a recommendation.

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## Do You or Your Financial Professionals Have Legal or Disciplinary History?

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No as to our firm. Yes as to our financial professionals. Visit [Investor.gov/CRS](https://www.investor.gov/crs) for a free and simple search tool to research us and our financial professionals.

### Conversation Starters

Ask your financial professional:

- ***As a financial professional, do you have any legal or disciplinary history? If so, for what type of conduct?***

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## Additional Information

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For additional information about our services, please visit [Investor.gov](https://www.investor.gov) and, if applicable, your account agreement. For additional information on advisory services, see our Form ADV brochure on IAPD, on [Investor.gov](https://www.investor.gov) and any brochure supplement your financial professional provides. Additionally, you can request up-to-date information and/or a written copy of Form CRS by calling OneDigital at (877) 742-2021.

To report a problem to the SEC, visit [Investor.gov](https://www.investor.gov) or call the SEC's toll-free investor assistance line at (800) 732-0330. If you have a problem with your investments, account, or financial professional, contact us in writing at OneDigital Asset Management LLC; 11101 Switzer Road., Suite 200; Overland Park, KS 66210 or call us at 877-742-2021.

### Conversation Starters

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?***