

ONEADVISORY, LLC.

Form ADV Part 2A, Firm Brochure

Dated: March 30, 2023

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This brochure provides information about the qualifications and business practices of OneAdvisory, LLC. If you have any questions about the contents of this brochure, please contact us at 559-432-8400. 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 OneAdvisory, LLC. also is available on the SEC's website at www.adviserinfo.sec.gov.

References herein to OneAdvisory, LLC. as a "registered investment adviser" or any reference to being "registered" does not imply a certain level of skill or training.

Item 2 Material Changes

Item 2 provides a summary of material changes, if any, that OneAdvisory, LLC. has made to this brochure since the last annual update. The following changes have been made to this Form ADV Part 2A brochure:

- We amended our brochure to reflect a change in our business model. We now intend to offer an investment marketplace consisting of various securities and portfolios of securities (or models) through a web-based platform where unaffiliated investment advisers may choose from and customize portfolios for their clients. We amended various items throughout this brochure according to our updated business model.

Will I receive a brochure every year?

We may, at any time, update this brochure. Any material changes will either be sent to you as a summary of those changes or, depending on the extent of these changes, you will receive the entire updated brochure.

May I request additional copies of the brochure?

You may request and receive additional copies of this brochure in one of two ways:

- Download the brochure from the SEC website at www.adviserinfo.sec.gov. Select “investment adviser firm” and type in “OneAdvisory”; or
- Email us at Compliance@OneAdvisory.co or call us at 559-432-8400.

Item 3 Table of Contents

Item 1	Cover Page.....	1
Item 2	Material Changes.....	2
Item 3	Table of Contents.....	3
Item 4	Advisory Business	4
Item 5	Fees and Compensation	4
Item 6	Performance-Based Fees and Side-by-Side Management	5
Item 7	Types of Clients.....	5
Item 8	Methods of Analysis, Investment Strategies and Risk of Loss.....	5
Item 9	Disciplinary Information	6
Item 10	Other Financial Industry Activities and Affiliations	6
Item 11	Code of Ethics, Participation or Interest in Client Transactions and Personal Trading.....	6
Item 12	Brokerage Practices	7
Item 13	Review of Accounts.....	7
Item 14	Client Referrals and Other Compensation.....	7
Item 15	Custody.....	7
Item 16	Investment Discretion.....	8
Item 17	Voting Client Securities.....	8
Item 18	Financial Information	8

Item 4 Advisory Business

OneAdvisory, LLC, (“we,” our” or “us”) is a corporation organized in the State of Delaware. We are owned by OneAdvisory, Inc. We were formed in August 2022 and became registered with the Securities and Exchange Commission on November 3, 2022.

Types of Advisory Services

OneAdvisory offers an investment marketplace consisting of various securities and portfolios of securities (or models) through a web-based platform (the “Website”) where unaffiliated investment advisers (each a “Third-Party Advisor” and collectively “Third-Party Advisors”) may choose from and customize portfolios for their clients (each a “Third-Party Advised Client” and collectively “Third-Party Advised Clients”). OneAdvisory may also provide access to asset managers who will build portfolios (either model portfolios or actively managed portfolios) for Third-Party Advisors to use with their Third-Party Advised Clients (each asset manager an “Investment Strategist”). Our investment advice is limited to our selection of the investments and Investment Strategists available on the Website, but ultimately, each Third-Party Advisor and Third-Party Advised Client are responsible for the selection of any investments.

Our Website does not recommend any specific investments or any investment strategy. It is the responsibility of each Third-Party Advisor, along with the Third-Party Advised Client, to determine what types of investments are suitable. OneAdvisory may also make a rebalancing tool available to Third-Party Advisors. Any tax, estate planning, accounting, legal or other advice or services other than as described in this brochure are beyond the scope of our services, and we make no representation regarding any Third-Party Advisor’s ability to perform any of those other services.

The investment in each Third-Party Advised Client account is held in a separate account in the name of the Third-Party Advised Client with Apex. All accounts managed by a Third-Party Advisor through the platform are required to use Apex as the independent custodian.

Third-Party Advisors, who act as investment advisers and agents for their Third-Party Clients, enter into an agreement with OneAdvisory, which further details the services provided, the fees charged for such services, and other terms and conditions.

OneAdvisory also provides certain non-investment advisory services to Third-Party Advisors, including practice management, billing and reporting software, which helps them manage their business by eliminating the manual tasks associated with legacy software providers. Further, this software helps Third-Party Advisors streamline the onboarding and ongoing management of their clients.

OneAdvisory does not manage any assets. As of December 31, 2022, we managed \$0 on behalf of investors.

Item 5 Fees and Compensation

Based on the selection by the Third-Party Advisor on behalf of the Third-Party Advised Client Account, OneAdvisory charges each Third-Party Advisor an annualized flat fee

and/or fee per account. OneAdvisory also may charge Third-Party Advisors a fee for use of the rebalancing tool.

Fees are generally negotiable. OneAdvisory reserves the right to waive its fee or any part thereof for any period for any Third-Party Advisor or Third-Party Advisor Client in OneAdvisory's sole discretion.

OneAdvisory will instruct Apex to deduct OneAdvisory's fee and any Investment Strategist's fee from the Third-Party Advisor's fee (house) account at Apex, or if the Third-Party Advisor instructs, from a Third-Party Advised Client Account.

Separately, Third-Party Advisors may charge their Clients an advisory fee for their services, which is separate from the fee charged by OneAdvisory to the Third-Party Advisor for use of the Platform. Any fee(s) charged by the Third-Party Advisor are not set or supervised by OneAdvisory, and we do not receive any portion of the advisory fee as it relates to your account. Third-Party Advisor can instruct Apex to deduct their advisory fee from Third-Party Advised Client Accounts.

Third-Party Advised Clients may also incur certain fees or charges imposed by third parties, independent from us, in connection with their accounts and investments.

OneAdvisory does not accept any compensation from the sale of securities or other investment products.

Item 6 Performance-Based Fees and Side-by-Side Management

We do not accept any performance-based fees.

Item 7 Types of Clients

We primarily provide investment advisory services to Third-Party Advisors and Third-Party Advised Clients. There is no minimum net worth requirement to use the Website, although each Third-Party Advisor may have their own minimum net worth requirements. OneAdvisory reserves the right to impose a minimum account size in the future at its sole discretion.

Item 8 Methods of Analysis, Investment Strategies and Risk of Loss

OneAdvisory does not manage client assets. Third-Party Advisors construct and update portfolio strategies clients by selecting from the underlying securities and Investment Strategists made available through OneAdvisory's website. OneAdvisory does not select the underlying securities in the portfolio strategies.

Investment Strategist portfolios may include securities sponsored by the Investment Strategist or an affiliate thereof, for which the Investment Strategists or its affiliate receives fees. Each Investment Strategist therefore is subject to a conflict of interest in that it is incentivized to include such affiliated securities in constructing its portfolio strategies.

The Website offers Third-Party Advisor's the ability to construct their own Advisor-designed custom portfolios (each a "Custom Portfolio") available to Third-Party Advised Clients. A Custom Portfolio consists of a set or multiple sets of securities and allocations provided to OneAdvisory by the Third-Party Advisor.

While we perform some level of initial and ongoing due diligence of Investment Strategists, we do not specifically review the ongoing investment performance of any Third-Party Advisor or Investment Strategist as part of our services. We also do not participate in the management of any Third-Party Advised Client's account by a Third-Party Advisor or provide investment advice regarding specific investments. Each Third-Party Advisor is responsible for determining and implementing specific investment strategies for the Third-Party Advised Client.

Past performance of any Third-Party Advisor or Investment Strategist is not a guarantee of future returns. Investing in securities and other investments involve a risk of loss that each Third-Party Advised Client should understand and be willing to bear. Third-Party Advised Clients are reminded to discuss these risks with a Third-Party Advisor they select to be their investment adviser, if applicable. Third-Party Advised Clients should review the Form ADV Part 2A or comparable disclosure document from any Third-Party Advisor and Investment Strategist that they engage to fully understand the risks of investing.

Item 9 Disciplinary Information

Neither we nor any of our management have been involved in any legal or disciplinary events in the past 10 years that would be material to a client's evaluation of the company or our personnel. We encourage Third-Party Advised Clients to perform their own due diligence of us and Third-Party advisors. Our registration information, and those of the Third-Party Advisors and Investment Strategists, can be found at <https://www.adviserinfo.sec.gov>.

Item 10 Other Financial Industry Activities and Affiliations

Neither OneAdvisory, nor its representatives, are registered or have an application pending to register as a broker-dealer or a registered representative of a broker-dealer. However, OneAdvisory or an affiliate may apply for registration as a broker-dealer in the future.

Neither OneAdvisory, nor its representatives, are registered or have an application pending to register, as a future commission merchant, commodity pool operator, a commodity trading operator, or a representative of the foregoing.

At this time OneAdvisory does not share revenue with any Investment Strategists on the platform, however we may agree to do so in the future.

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

We have a written Code of Ethics that addresses but is not limited to certain prohibited activities, conflicts of interest, confidentiality, compliance with laws and regulations,

reporting violations, and recordkeeping. A copy of our Code of Ethics is available for free upon request.

Item 12 Brokerage Practices

We require that your account be held with a custodian, Apex. Before engaging OneAdvisory to provide services, each Third-Party Advised Client must enter into a formal agreement with their Third-Party Advisor and the custodian. To the extent that we execute transaction for any Investment Strategist or Third-Party Advisor, we seek to achieve best execution for client transactions such that the net proceeds and the overall qualitative execution are the most favorable under the circumstances. In selecting a broker-dealer, we consider the full range and quality of the services offered by the broker-dealer, including, but not limited to, execution capabilities, the commission rate charged, the value of research provided, the ability to obtain volume discounts, and the broker-dealer's financial responsibility.

Apex is compensated for its services according to its fee schedule, generally by charging clients commissions or other fees on trades they execute or settle into their custodial account. Although OneAdvisory will seek competitive rates and seek best execution for its clients, clients may not necessarily obtain the lowest possible commission rates for all account transactions.

Item 13 Review of Accounts

We do not conduct reviews of Third-Party Advised Client accounts. We provide all Third-Party Advisors with continuous access to the website regarding information about account status, portfolio allocations, securities holdings, and balances. Third-Party Advisors and Investment Strategists are responsible for ensuring Third-Party Advised Client account are managed according to the selected strategy.

Apex prepares account statements showing all transactions and account balances during the month prior. All information relating to a Third-Party Advised client accounts are provided on the website or through a Third-Party Advisor's website/mobile app/or sent via email/mail, as agreed to with each Third-Party Advisor and Third-Party Advised Client at the time of account opening.

Item 14 Client Referrals and Other Compensation

OneAdvisory and its related persons do not receive an economic benefit (such as sales awards or other prizes) from any third-party for providing investment advice or other advisory services to clients.

Item 15 Custody

We do not maintain physical custody of your funds or securities; Apex, a qualified custodian, maintains custody of your assets. Your custodian will provide you a statement, at least quarterly, identifying the amount of funds and of each security in your account at

the end of the reporting period and setting forth all transactions in your account during the reporting period. Individual trade confirmations and reports of account activity may also be provided by your custodian.

However, for purposes of the Investment Advisers Act of 1940, OneAdvisory is deemed to have custody of client assets because OneAdvisory has the ability to deduct its advisory fees directly from client assets.

Item 16 Investment Discretion

We do not directly manage client assets; therefore we do not have investment discretion. As between the Third-Party Advisors, Investment Strategists and OneAdvisory, only the Third-Party Advisors and Investment Strategists will exercise investment discretion over Third-Party Advised Client accounts.

Item 17 Voting Client Securities

We do not accept proxy voting authority for any Third-Party Advised Clients. Further, we will not provide advice regarding proxy solicitations. Third-Party Advisors or Third-Party Advised Clients retain the responsibility for receiving and voting all proxies for securities maintain in Third-Party Advised Client accounts.

We also will neither advise nor act on behalf of the Third-Party Advisors or Third-Party Advised Client in legal proceedings, including class-actions and bankruptcies, involving companies who securities are or were previously held in the Third-Party Advised Client's accounts.

Item 18 Financial Information

We do not require the prepayment of any fees. We have never filed for bankruptcy and are not aware of any financial condition that is expected to affect our ability to meet our obligations to Third-Party Advised Clients.