

One + One Wealth Management, LLC
September 21, 2023
FORM CRS

One + One Wealth Management, LLC is registered with the Securities and Exchange Commission as an investment adviser and, as such, we provide advisory services rather than brokerage services. Brokerage and investment advisory services and fees differ and it is important for you, our client, to understand the differences. Additionally, 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. This document is a summary of the services and fees we offer to "retail" investors, which are natural persons who seek or receive services primarily for personal, family, or household purposes.

What investment services and advice can you provide me?

The following summarizes our investment advisory services to retail investors. For detailed information refer to our Form ADV Part 2A, Items 4, 5, 7, 8, 10, 13 and 16 available via our firm's [Investment Adviser Public Disclosure Page](#).

- **Services.** We offer the following investment advisory services to retail investors: portfolio management, financial planning, held away accounts, and selection of other advisers.
- **Account Monitoring.** If you open an investment account with our firm, as part of our standard service we will monitor your investments on an ongoing basis and will conduct account reviews at least annually to ensure the advisory services provided to you are consistent with your investment needs and objectives.
- **Investment Authority.** We manage investment accounts on a discretionary basis whereby we will decide which investments to buy or sell for your account. We have discretion to select, retain or replace third-party managers to manage your accounts. You may limit our discretionary authority (for example, limiting the types of securities that can be purchased or sold for your account) by providing our firm with your restrictions and guidelines in writing. We also offer non-discretionary investment management services whereby we will provide advice, but you will ultimately decide which investments to buy and sell for your account. You have an unrestricted right to decline to implement any advice provided by our firm on a non-discretionary basis.
- **Investment Offerings.** We primarily recommend investments in individual stocks, bonds, certificates of deposit, variable life insurance, fee-based annuities, mutual funds, exchange traded funds ("ETFs"), and alternative investments including, but not limited to: private placements, hedge funds, private equity, real estate, and business opportunities. We may advise you on various types of investments based on your stated goals and objectives.
- **Account Minimums and Requirement.** In general, we do not require a minimum dollar amount to open and maintain an advisory account.

Key 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?

What fees will I pay?

The following summarizes the principal fees and costs associated with engaging our firm for investment advisory services. For detailed information, refer to our Form ADV Part 2A, Brochure available via our firm's [Investment Adviser Public Disclosure Page](#).

- **Asset-Based Fees.** Our fees for investment management ranges from 0.50% to 1.50% annually. This fee is collected on a quarterly basis in advance and calculated as a percentage of the value of the cash and investments in your account[s] that we manage. This presents a conflict of interest as we are financially incentivized to encourage you to place more assets in your advisory account as you will pay more in advisory fees.
- **Other Fees & Costs.** In addition to our advisory fee, you will also be responsible for third party manager and/or platform fees, custody fees, account administrative fees, fees and expenses related to mutual funds and exchange-traded funds and applicable securities transaction fees.

- **Additional Information.** 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.

Key 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?**

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.

- **Third-Party Payments:** Persons providing investment advice on behalf of our firm are licensed as independent insurance agents. These individuals would earn commission-based compensation for selling insurance products. Insurance commissions are separate and in addition to our advisory fees. This practice presents a conflict of interest because they have an incentive to recommend insurance products to you for the purpose of generating commissions. However, at the present time, these individuals engage in fee-based insurance business only and do not receive commission-based compensation.
- Because our revenue is derived from asset-based fees, we have an incentive to grow your account as much as possible. This could cause us to take overly aggressive positions in conflict with your interests in an attempt to grow your account, or could incentivize us to inflate the valuations of illiquid investments held in your account.
- **Additional Information:** Form more detailed information, refer to our Form ADV Part 2A Brochure (Items 10, 12, 14) via our firm's [Investment Adviser Public Disclosure Page](#).

Key Questions to Ask Your Financial Professional

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

How do your financial professionals make money?

The financial professionals servicing your account(s) are compensated in the following ways: salary and bonus. Financial professionals' compensation is based on how well they service their clients, how much value they add to the firm, and the amount of assets serviced.

Do you or your financial professionals have legal or disciplinary history?

No, our firm and our financial professionals currently do not have any legal or disciplinary history to disclose. Visit Investor.gov/CRS for a free and simple research tool.

Key Questions to Ask Your Financial Professional

- **As a financial professional, do you have any disciplinary history? For what type of conduct?**

You can find additional information about your investment advisory services by viewing our Form ADV Part 2A available via our firm's [Investment Adviser Public Disclosure Page](#) or by requesting a copy of the relationship summary at 561-972-4913.

Key Questions to 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?**