

**Cover Page for Part II A of Form ADV  
Firm Brochure**



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This brochure provides information about the qualifications and business practices of One Wealth Map, LLC (OWM). If you have any questions about the contents of this brochure, please contact us at 844-702-1040 or [onewealthmap.com](http://onewealthmap.com). 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 OWM is also available on the Securities and Exchange Commission's ("SEC") website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). You can search this site by a unique identifying number, known as a CRD number. Our firm's CRD number is *171150*.

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## Advisory Business

As of December 31, 2025, One Wealth Map, LLC manages regulatory assets under management on both a discretionary and non-discretionary basis. The firm's regulatory assets under management are reported in our Form ADV Part 1A filed with the Securities and Exchange Commission and are available through the SEC's Investment Adviser Public Disclosure website.

One Wealth Map, LLC is an SEC-registered investment adviser with its principal place located in Las Vegas, NV. One Wealth Map, LLC was originally known as H&H Retirement Design and Management, Inc and changed its legal name in 2024 to One Wealth Map, LLC. All material conflicts of interest are disclosed below regarding our firm, representatives or employees which could be reasonably expected to impair the rendering of unbiased and objective advice.

Our firm may recommend the use of unaffiliated third-party money managers ("TPMMs") and/or investment programs to manage client portfolios. The specific TPMM(s) or program(s) utilized may vary over time. Clients will receive applicable disclosure documents (such as the TPMM's Form ADV Part 2A, where applicable) in connection with their engagement.

One Wealth Map, LLC offers investment advisory services that may include the use of unaffiliated third-party money managers (TPMMs) to manage client investment portfolios. Based on a client's individual financial plan, goals, and risk tolerance, we may recommend and select TPMMs that we believe are appropriate. These managers are responsible for discretionary investment management based on their own models, platforms, and strategies.

We conduct due diligence before recommending any TPMM and monitor their performance on an ongoing basis. Clients authorize our firm through their signed Investment Management Agreement to hire or replace TPMMs as needed to help achieve the investment objectives outlined in the financial plan. All client accounts remain titled in the client's name at the chosen custodian.

### **Material Changes**

This brochure has been updated as part of the firm's annual amendment filing. The following material changes have occurred since the previous filing:

- Updated custodial and platform provider disclosures.
- Updated advisory fee and billing structure disclosures.
- Updated custody disclosure language to align with current SEC guidance.

### **Investment Supervisory Services (ISS)**

Our process begins with a comprehensive and thorough analysis of cash flows, tax projections, investment risk, and estate planning. Through this process we develop a layered portfolio strategy that allocates a certain amount of assets to fixed investments and the balance to equities. Our goal is to create financial plans that are coordinated with the portfolio structure through the planning process, in which the goals and objectives are established for allowing us to determine if and what model portfolio is best for the client's circumstances. The portfolio is managed based upon the portfolio goals. Clients retain

individual ownership of all securities and title of accounts. Whichever custodians client assets are held in, One Wealth Map, LLC does not take any custody of client funds in any manner at any time once the client portfolios and investment strategies have been implemented, then the client has the choice of services.

### **Level 1**

We provide a portfolio structure which includes a security selection and rebalancing. The client is entitled to one annual meeting of up to two hours, any additional time is billed at the current hourly billing rate of the person that the client meets with.

### **Level 2**

Investment Management with Gamma Overlay

All services provided as outlined under level one, plus we employ Gamma which is tax management of the accounts. We strive to reduce the tax effects of trades and review how we allocate the investments based upon the taxation of the accounts established. The client is entitled to a certain number of hours depending upon the amount that we are managing.

### **Level 3**

Total wealth oversight includes all services under level one and level two. In addition, we create a full financial plan with eMoney and use the platform to oversee all aspects of a client's financial plan. Please see Investment Management Agreement to review the details of all the deliverables offered under the service level. The client therefore is entitled to more hours based upon the amount that we are managing.

## **Investment Management**

We manage investment advisory accounts on a discretionary basis, account supervision is guided by the client's stated objectives and the creation of the financial plan. Our investment recommendations are not limited to any specific product or service offered by a broker, dealer or insurance company and will generally include advice regarding the following types of securities:

- Exchange Listed Securities
- Securities Traded Over the Counter
- Foreign Issuers
- Warrants New Light Corporate Debt Securities
- Commercial Paper
- Certificates of Deposit
- Municipal Securities
- Fund Shares
- United States Government Securities
- Option Contracts on Securities
- We do not recommend Variable Annuities or Variable Life, if a client brings us the Legacy Accounts we will manage them
- Publicly Listed Investment Real Estate Trusts

- We do not offer Private Equity or Private Investments, however for an hourly fee we will review prospects.

The firm may review or provide advisory guidance regarding insurance or annuity contracts as part of a client's overall financial plan. In certain circumstances, where ongoing advisory services are provided related to such assets, the value of those assets may be included when calculating advisory fees if disclosed in the client's advisory agreement.

Some types of investments involve certain additional degrees of risk. They will only be implemented or recommended when consistent with the client's stated investment objectives and the investment's risks are within their financial plan.

To ensure our initial determination of a portfolio remains appropriate and the account continues to be managed in a manner consistent with the client's financial circumstances we will do the following:

- At least annually, contact each participating client to determine whether there have been any changes in the client's financial situation or investment objectives, and see whether the client wishes to impose investment restrictions or modify existing restrictions.
- Be readily available to consult the client based upon the agreement and service level chosen.
- Maintain client personal financial circumstances in each client's file and if a client refuses to provide such information we will ask for a release of liability for not providing such information.

## **Individual Portfolio Management**

Our firm provides continuous asset management of clients funds based upon the individual needs of the client. Through personal discussions in which goals and objectives are determined, we develop the client's personal financial plan, then create and manage a portfolio based solely on that plan. During our data gathering process we determine the client's individual objectives, time horizons, risk tolerances and liquidity needs. We may also review and discuss a client's prior investment history as well as family composition and background. We provide all recommendations after a complete analysis through eMoney, our financial planning software.

Once the client's portfolio has been established, we review the portfolio annually and if necessary rebalance the portfolio on an annual basis. We may rebalance more often depending upon tax rates, tax planning, needs or changes to individual cash flows, economic fundamentals, and or the portfolio parameters.

If additional investments are requested by the client, there shall be a discussion on the risks and merits of these investments. Should these investments fall outside our parameters, we may ask for a release of liability that the client has decided against our recommendations and intends to bring these additional investments into our financial plan and our view, but would not be considered items that we would include in our fiduciary oversight.

## **Investment Advisor Representative**

We monitor the performance of the selected registered investment advisor or advisors, and if we determine a particular selected advisor is not providing sufficient management services to the client or is not managing the client's portfolio in a manner consistent with the client's objectives and the eMoney plan, we may propose the client work with a different advisor. Under this scenario our firm assists the client in selecting a new advisor, however this decision is at the sole discretion of the client.

## **Financial Planning**

We provide financial planning services. Financial planning is a comprehensive evaluation of a client's current and future projected financial state by using currently known variables to strive to predict future cash flows, asset values, and withdrawal plans. Through the financial planning process, all questions, information, and analysis are considered as they impact the entire financial plan and life situation of the client. We are required to disclose to our financial planning clients that a conflict of interest exists between us and our clients, and clients are under no obligation to act upon the investment advisor's recommendation. If the client elects to act on our recommendations, the client is under no obligation to engage us for our investment management services. They may also purchase the eMoney software and services to receive access to our online platform, which may provide the client with a detailed financial plan designed to assist the client to strive to reach their financial goals and objectives.

In general, the Financial Plan can address any or all of the following areas:

- **Personal** - Review family records, budgeting, personal liability, estate information, and financial goals.
- **Tax and Cash Flow** - We analyze the client's income tax, spending, and planning for past, current, and future years. Once all data is collected and verified, we illustrate the impact of various investments on the client's current income tax and future tax liability estimates.
- **Investments** - Investment choices, historical volatility, taxation, and the potential effects on the client's portfolio.
- **Insurance** - Review existing policies to ensure proper coverage for life, health, disability, and long term care insurance. We also review liability, home, and automobile insurance for potential issues and encourage clients to discuss these matters with their property and casualty insurance agent.
- **Retirement** - We analyze current strategies and investment plans to strive to allow clients to achieve their income and retirement goals.
- **Death and Disability** - We review the client's cash needs at death, income needs of surviving dependents, estate planning, and disability income.
- **Estate** - Assist the client in assessing and developing long term strategies as appropriate: living trusts, wills, estate tax plans, power of attorney, asset protection plans, nursing home risk, Medicaid, and potential health care risks.

We gather required information through an in-depth personal interview, as well as discussions and review of the client data to confirm financial status, tax status, future goals, return objectives, and attitudes towards risk. We carefully review documents supplied by the client including a completed questionnaire and prepare a financial plan based on the client's stated financial goals and objectives.

Should the client choose to implement the recommendations contained in the plan, we suggest the client work closely with his or her attorney, accountant, insurance agent, or other advisors. The financial plan and its recommendations are entirely at the client's discretion.

## **Investment Supervisory Services (ISS)**

Our annual advisory fees for investment and portfolio supervisory services are generally based on a percentage of assets under management and may range up to 2.50% annually, depending on the level of service offered, the size and complexity of the client relationship, and other negotiated factors. Please refer to the Investment Management Agreement for the applicable fee schedule and fee breakpoints, if any.

Clients have the right to change their investment model selected within a 60 day notice in writing. One change of model is permissible per year at no cost and \$250 per change thereafter.

A one-time assessment of 1/10 of 1% (.001) against the total assets will be billed to the client for time and expense of consolidating, transferring, retitling and setting up the assets into our portfolio management system. This fee is assessed against all new funds coming in but excludes profits and or dividends.

Advisory fees are typically billed quarterly in advance; however, depending on the custodial arrangement, third-party advisory platform, or third-party money manager utilized for the account, fees may be billed through a variety of methods, including direct deduction from the client's custodial account, billing through a third-party platform or manager, and/or direct invoicing to the client. The specific billing method applicable to each client will be disclosed in the client's advisory agreement.

Our firm generally requires a minimum of \$1 million in assets for investment management services; however, this requirement may be waived at the firm's discretion. However, children, family members, executives of a corporate plan, business partners collectively pooling investments, families pooling investments, spouses pooling investments and/or other negotiated service levels for minimums may be approved by the firm. This minimum is for Investment Management Services and does not apply to financial plans, tax plans, ROTH conversion analysis or other services provided by the advisory firm.

## **Financial Planning Fees**

### Initial Financial Plan

Basic	\$5,500
Advanced	\$9,500
Complex	\$12,500

The length of time it will take to provide a financial plan will depend on each client's personal situation.

## **General Information**

Termination of the advisory relationship may be completed by written notice given within five (5) days after the date of said agreement to receive a full refund of all fees paid to the advisory firm. The investment management agreement may also be terminated by either party for any reason by written notice to the other party prior to the end of a current calendar quarter. If such notice is received in the first 30 days of the calendar quarter, then the agreement will terminate upon the end of the such calendar quarter in which the request was received. If the written request was received within the first 30 days of such calendar quarter there shall be a refund of any fees paid in advance on a prorated basis from the date of such written request to termination, to the end of the calendar quarter. If such termination occurs between the 31st day or up to the 90th day, there will be no refund of fees as these fees retained will be used to assist the client in closing procedures, close out statements, tax statements and/ or transference and assistance.

Our advisory firm will not at any time accept any payments fees from sponsors such as 12B1 one fees or any other compensation directly or indirectly from any mutual fund company or representative including but not limited to free lunches, entertainment, etc.

When a third-party money manager is engaged, the client is charged a single, asset-based advisory fee. This total fee is shared between the TPMM and One Wealth Map, LLC. We receive a portion of the total fee in exchange for our advisory services, including financial planning, due diligence, monitoring of the TPMM, and client support.

This arrangement creates a conflict of interest, as we have an incentive to recommend TPMMs who agree to share fees with us. However, we uphold our fiduciary duty to act in the best interests of our clients, and all TPMM recommendations are based on the manager's qualifications, investment approach, and fit with the client's overall financial plan.

All fees are detailed in the Investment Management Agreement and outlined prior to engagement. Clients will not be charged additional fees beyond the total amount disclosed.

Wrap fee programs and separately managed account fees. Clients participating in separately managed account programs may be charged various program fees in addition to the advisory fee charged by our firm. Such fees may include the investment advisory fees of the independent advisors also known as sub-advisors which may be charged as a part of the total fee arrangement. In a wrap fee arrangement clients pay a single fee for advisory brokerage and custodial services. Client's portfolio transactions may be executed without a commission charge in a wrap fee arrangement. In evaluating such an arrangement the client should also consider that upon inspection of each level of the wrap fee charged by the broker dealer or the money manager, the amount of portfolio activity in the client's account and other factors may or may not exceed the aggregate cost of such services if they were to be provided separately. We will review with clients any separate program fees that may be charged to the client.

Additional fees and expenses. In addition to our advisory fees, clients are also responsible for the fees and expenses charged by custodians and imposed by broker dealers and/or money managers including but not limited to any transaction charges imposed by broker dealers with which an independent investment manager affects transactions for the client's accounts.

Grandfathering of minimum account requirements. Pre-existing advisory clients are in effect at the time the client entered into the advisory relationship. Therefore our firm's minimum account requirements will differ among clients.

ERISA Accounts Our firm is currently deemed to be a fiduciary adviser to clients that are employee benefit plans or individual retirement accounts pursuant to the Employee Retirement Income and Securities Act and regulations under Internal Revenue Code of 1986. As such our firm is subject to specific duties and obligations under such regulations and include among other things restrictions concerning certain forms of compensation

Advisory fees in general. Clients should note that similar advisory fees may or may not be available from other advisory firms either registered or unregistered and their fees may be higher or lower depending upon the services provided, the level of experience, as well as the education of the advisor. We disclose that lower fees for comparable services may be available from other advisory services

Limited payment of fees. At no time do we require or solicit payment of fees in excess of \$500 more than six months in advance of services rendered

Management personnel and other related persons of our firm may be licensed as insurance agents or brokers. In their separate capacity these individuals are able to implement insurance recommendations for advisory clients and non-advisory clients for separate and state regulated compensation, such as commissions or other sales related forms of compensation. This presents a conflict of interest to the extent that these individuals may recommend that a client invest or pay for an insurance program which would result in a commission being paid to the individual. Clients are not under any obligation to engage these individuals when or while considering implementation of an insurance program either combined with or exclusive of advisory recommendations. If there is a non-commission or no load product used and a due diligence report is needed then the planner or the insurance agent will discuss the cost to perform the report prior to the work being done. If there is a commission being provided either directly by the insurance company or indirectly through an insurance broker, this payment is consideration of payment for the additional design and implementation of any insurance product but does not entitle the client to ongoing management or services of such product or service without a fee or hourly charge. Clients are free to choose whether to place such insurance products through the representative or through their own insurance agent. Companies and certain selected insurance brokers also provide ancillary services such as technology to produce illustrations and assistance in completing and processing paperwork and other practice benefit services. These services can create a conflict of interest of selection of insurance brokerage companies based upon the services that they provide.

## **Performance Based Fees**

We currently do not charge performance based fees

### Types of Clients and Account Requirements

Our advisory firm currently provides services to the following types of clients

- Individuals other than high net worth individuals
- High net worth individuals
- Businesses collectively owned and individually owned
- Charitable remainder trusts
- Family foundations
- Public operating charities
- Family trusts

## **Methods of Analysis**

We use the following methods of analysis and formulating our investment advice and or managing clients assets.

**Fundamental analysis.** We attempt to measure the intrinsic value of a security by looking at the economic and financial factors including the overall economy, industry conditions, and the mutual fund, ETF, or security value. Fundamental analysis does not attempt to anticipate market movements. This presents a potential risk as the price of a security can move up or down along with the overall market regardless of the economic and financial factors considered in evaluating the investment.

**Technical analysis.** We analyze past market movements and apply that analysis to the present in an attempt to recognize reoccurring patterns of investor behavior and potentially foresee future price movements. Technical analysis does not consider the underlying financial condition of a company, mutual fund, exchange traded fund, or security. This presents a risk in that a poorly managed or financially unsound company, mutual fund, exchange traded fund, or security may underperform regardless of market movement.

Risks for all forms of analysis exist. Our security analysis methods rely on the assumption that companies whose securities we purchase and sell, the rating agencies that review these securities, and other publicly available sources of information about these securities are providing accurate and unbiased data. While we are alerted to data changes this does not guarantee any particular outcome and may or may not increase or decrease risk. In addition the data sources that we rely upon may be compromised by inaccurate, old, or misleading information.

We perform the following oversight and apply the following strategies.

**Long term purchases.** Purchase securities with the idea of holding them in the client's account for a minimum of five years or longer. Typically we employ this strategy when we believe the securities to be undervalued and or we want exposure to a particular asset class over time regardless of the current

projection or valuation of this class. A risk in a long term purchase strategy is that by holding the security for this length of time we may not take advantage of short term gains that could be profitable to a client with a shorter investment strategy. Moreover if our predictions are incorrect and security may decline sharply in value before we make the decision to sell.

### **Short Term Purchases.**

After completing a financial plan we may recommend a short term portfolio (from one to five years in structure) to cover a five year period of cash outflows if the client is in need of income. This short term portfolio does not have an objective to outperform inflation but is intended to provide a low volatility to allow cash flows to be distributed with minimum volatility risk.

### **Options**

Investment derivatives also known as options. We may use options as an investment strategy to either derive income with covered calls or protect a certain percentage to downsides with put strategies. An Option Position is a contract that gives the buyer or the seller rights but not obligations to own such as owning a security individually. An option, just like a stock or bond is a security. An option is also a derivative because it derives its value from the underlying asset.

Option strategies do not guarantee any objective to be achieved but they are a tool to strive for an objective.

**Risk of loss.** Security investments are not a guarantee and you may lose your money on your investments. We ask that you work with us and communicate all facts and considerations as well as your risk tolerance and objectives so that we may better understand your tolerance for risk and correctly structure your investment plan

Third-party managers we recommend may employ a variety of investment strategies, including model portfolios, tactical allocation, and diversified asset management based on risk-based profiles. While these managers are selected for their investment expertise and alignment with client goals, all investments carry risk of loss.

We evaluate the strategies used by TPMMs to ensure they are consistent with the financial plans we create and the client's objectives, and we may recommend changes if a TPMM no longer meets our standards.

### **Disciplinary Information**

We are required to disclose any illegal or disciplinary events that are material to a clients or prospective clients evaluation of our advisory business or the integrity of our management. Our firm and our management personnel have no reportable disciplinary events to disclose.

### **Other Financial Industry Activities and Affiliations**

Representatives of our firm in their individual capacities may be agents for various insurance companies. Individuals are able to receive separate regulated commissions and or compensation resulting from implementing product transactions on behalf of advisory clients. These may be insurance contracts or policies, tax plans, ROTH tax plans, business analysis and exit strategies, payroll, accounting, tax

preparation, and trust drafting. Clients however are under no obligation to engage these individuals when considering implementation of any of the additional services.. The implementation of any and all recommendations is solely at the discretion of the client.

Representatives of our firm may be working with you through related tax companies and or legal document companies. Include work such as tax preparation tax planning asset protection planning or business planning. The accountants and attorneys either working through with or in partnership may also be investment advisor representatives and will be receiving separate compensation resulting from hourly fees or project fees in relation to their working with you on such projects. These fees are separate and distinct from many investment management fees and are not to be considered as such

The third-party money managers we recommend are not affiliated with One Wealth Map, LLC. We do not share ownership or control with any TPMM, and we receive no compensation from them outside of the client-authorized fee-sharing arrangement described in “Fees and Compensation.”

## **Fiduciary Obligation**

Our advisory firm is considered a fiduciary to clients and therefore any conflicts of interest that may impair the objectivity of our firm to these individuals when making advisory recommendations is fully disclosed and discussed with the client. Our firm endeavors at all times to put the interest of the clients first as a part of our fiduciary duty and as a registered investment advisory firm we take the following steps to address this conflict

- We disclose to clients the existence of all material conflicts of interest including the potential for our firm and our employees to earn compensation from advisory clients in addition to our firm's advisory fees and other outside related companies and or fees
- We disclose to clients that they are not obligated to purchase any recommended investment products from our employees or affiliated companies
- We collect maintain and document accurate complete and relevant client background information including the client's financial goals, objectives, and risk tolerances
- Our firms management conducts regular interviews and reviews of each client account to verify that all recommendations made to a client are aligned to the client’s needs and circumstances
- We require that our employees seek prior approval of any outside employment activity so we may ensure that any conflicts of interest in such activities are properly addressed
- We disclose any outside employment activities to verify that any conflicts of interest continue to be properly addressed by the firm
- We educate our employees regarding the responsibilities of a fiduciary including the need for having a reasonable and independent basis for the investment advice provided to the clients and to always act in your client’s best interest

## **Code of Ethics**

Our firm has adopted a code of ethics which sets forth high ethical standards of business conduct. We require our employees to not only read the Code of Ethics, but to agree to all the terms and adopt our Code of Ethics in their daily operations and practices. Our advisory firm and our personnel owe a duty of loyalty, fairness, and good faith towards our clients and have an obligation to adhere not only to the specific provisions of the Code of Ethics but to the general principles that guide the code. Our advisory firm Code of Ethics further includes the firm's policy prohibiting the access to non-public information. All Employees are reminded that such information may not be used in a personal or professional capacity. A copy of our Code of Ethics is available to our advisory clients and prospective clients at any time. As disclosed in the preceding sections of this brochure, related persons of our firm that are separately licensed as insurance agents, accountants, lawyers, or Certified Public Accountants are also required to disclose any conflicts of interest

## **Brokerage Practices Custodians and Platform Providers**

Client assets are held with qualified custodians such as broker-dealers, banks, trust companies, or other financial institutions. In certain cases, client accounts may also be maintained on third-party advisory or investment platforms that provide integrated services such as custody, trading, portfolio management technology, reporting, and billing support. These platforms may offer model portfolios, automated investment management tools, or other portfolio management services.

The firm evaluates custodians and platform providers based on a variety of factors including service capabilities, technology integrations, transaction execution, financial stability, reporting functionality, and the overall efficiency of servicing client accounts. The firm may recommend one or more custodians or platforms based on these factors and the needs of the client.

When recommending custodians or broker-dealers, the firm seeks to obtain best execution for client transactions. Best execution means that the firm seeks the most favorable overall terms reasonably available under the circumstances. While commission costs are one factor in determining best execution, the firm also considers other relevant factors including the custodian's execution capabilities, trading systems, financial responsibility, reputation, and the quality of services provided to clients.

Clients should understand that other custodians or broker-dealers may offer similar services at different costs. In some cases, clients may direct the firm to use a particular custodian or broker-dealer; however, doing so may limit the services the firm is able to provide or may affect the firm's ability to obtain best execution.

## **Soft Dollar Benefits**

The firm does not participate in soft dollar arrangements and does not receive research, products, or services from broker-dealers or custodians in exchange for directing brokerage transactions. All brokerage decisions are made with the objective of seeking best execution for client transactions.

Certain custodians and platform providers may make available to the firm services intended to support the firm's advisory business operations. These services may include technology platforms, trading systems, reporting tools, educational materials, and administrative support services. These services are generally provided without additional cost to the firm because the custodian benefits from the overall relationship with advisory firms and the assets maintained on its platform.

The availability of these services may create a potential conflict of interest because the firm may have an incentive to recommend custodians or platforms that provide these benefits. However, the firm evaluates custodians primarily based on the quality of services provided to clients and the firm's ability to fulfill its fiduciary duty.

## **Block Trading**

Our advisory firm will use block trading where possible, at the discretion of the portfolio manager, and when it is advantageous to clients. Blocking of trades permits the trading of aggregate blocks of securities composed of assets from multiple client accounts so long as transactional costs are shared equally and on a prorated basis between all accounts including any such block. Block trading may allow us to execute equity trades in a timelier and more equitable manner at an average share price and our advisory firm will typically aggregate trades among clients whose accounts can be traded at a given custodial or broker and generally will rotate or vary the order of brokers through which it places trades for clients on any particular day. Our advisory firm's block trading policy and procedures are as follows.

- Transactions for any client account may not be aggregated for execution if the practice is prohibited by or inconsistent with the client's advisory agreement or with our advisory firm or our firm's order allocation policy.
- The trading desk in concert with the portfolio manager must determine that the purchase or sale of a particular security involved is appropriate for the client and consistent with the client's objectives and with any investment guidelines or restrictions applicable to the client's account.
- The portfolio manager must reasonably believe the order aggregation will benefit and will enable our advisory firm to seek the best execution for each client participating in the aggregated order. This requires a good faith judgment at the time of the order and execution and it does not mean that the determination made in advance of the transaction has to prove to be correct in light of a "20/20" hindsight perspective.
- Prior to entry of an aggregated order an electronically generated order ticket must be completed which identifies each client account participating in the order in the proposed allocation of the order upon completion to those clients.
- If the order cannot be executed in full at the same price or time the securities purchased securities will be purchased by the close of each business day must be allocated pro rata among the participating client accounts by the initial order ticket and or written statement of allocation. However, adjustments to this prorated allocation may be made to participating clients' accounts by the initial order ticket and or written statement of allocation. Adjustments to this prorated allocation may be made to avoid having odd amounts of shares held in any client account or to avoid excessive ticket charges in smaller accounts.
- Generally, each client that participates in the aggregated order must do so at the average price for all separate transactions made to fill the order and must share in the commissions on a prorated

basis in proportion to the client's participation. Under the client's agreement with the custodian or broker transactional costs may be based upon the number of shares traded for each client.

- If the order will be allocated in a manner other than stated in the initial statement of allocation a written explanation of the change must be provided to and approved by the chief compliance officer no later than the morning following the execution of the aggregated trades
- Our advisory firm's client records separately reflect for each account in which the aggregated transaction occurred, the securities that are held by, and bought and sold for that account.
- Funds and securities for aggregated orders are clearly identified on our advisory records and to the broker-dealers and or custodians or other intermediaries handling the transactions by the appropriate account numbers for each participating client.
- No client or account will be favored over another.

Our advisory firm participates in custodian platforms that provide services such as website trading, billing, and administrative services. These services are provided to the client and the advisory firm which may present a conflict of interest in the custodian chosen by the firm. These benefits include but are not limited to the following. Duplicate client statements and confirmations, research-related products and tools, consulting services, access to a trading desk serving advisor participants, access to block trading, the ability to have advisory fees deducted directly from client's accounts, access to an electronic communications network for client order entry and account information, access to mutual funds with no transaction fees and to certain institutional money managers, potential discounts on compliance, marketing, research technology, and practice management products and services from 3rd party vendors. Some of the services made available to us by broker-dealers and custodians may benefit our advisory firm but may not be of benefit to our client accounts. These products or services may assist us in managing and administering clients' accounts including accounts not maintained at such broker-dealers or custodians the benefits received by our advisory firm or our personnel through participation in the programs do not depend upon the number of brokerage transactions directed through such custodians; however clients should be aware that the receipt of an economic benefit by our advisory firm or related persons in and of itself creates a potential conflict of interest that may indirectly influence our recommendation of the broker-dealers or custodians chosen. Our advisory firm considers several factors in selecting or recommending brokers as custodians for its client's accounts including but not limited to execution capacity, experience, financial stability reputation, and the quality of services provided

### **Trade Errors**

In the event of a trade error client accounts will be restored to the position that they should have been in had the error not occurred. Loss occurrences as a result of a trade error shall be the responsibility of the party at fault and the funds will be credited back to the client's accounts. A net gain results meaning net gains are defined as positive errors in our error accounts resulting from trade corrections; the funds will generally be automatically moved to a designated trade error account daily and then subsequently donated to a charity. The charity of choice is a charitable organization selected by the firm as our firm may not participate in positive net gains from trade errors.

### **Review of Accounts and Financial Plans**

Our firm will use eMoney to monitor the asset allocation of a client's portfolio in addition to an overlay by Orion Technologies. In addition, each client will have an annual review at the minimum to determine the appropriateness of the asset allocation and investment selection. Clients will receive online access to their investment allocations and strategies through not only eMoney but directly through whatever custodian their money is housed with. Clients should refer to the independent registered investment management agreement (IMA) for information regarding the nature and frequency of reviews provided by that service level chosen by the client. Our advisory firm does not typically provide reports in addition to those provided by the independent custodian or broker-dealer selected to manage or hold the client's assets; all gains and losses, as well as capital gains tax reports can be obtained directly by the client through the custodian. While we strive for accuracy of reports within the eMoney platform, we are pulling data from the custodians and we advise clients to always check and match eMoney reports with the custodian's reports which are the accurate audited reports. This may happen when your account becomes delinked. While eMoney does provide a convenient consolidated view it is important to understand it is all based upon assuring that the hot links are correctly working. As a client, you may bring up your connections menu within your eMoney account and check to ensure all connections with your custodians are live. If they are disconnected you will see an error. This may happen when you change passwords and it's your responsibility to relink those accounts.

As a client of our firm with assets under management, we will give you full access to eMoney at no additional charge as long as you are under our advisory services (ISS). Upon termination by either party of advisory services, your access to E-money will be closed. You have the option to continue this service at an annual fee of \$2,400 if you wish to have access to the software. Financial planning services and reviews may occur at different stages depending upon the nature in terms of the specific engagement but typically no formal reviews will be conducted for a financial plan that is created until the client proactively contacts us for an update or review. If you are under our advisory services (ISS) this update and review of eMoney and your financial plan occurs at your regular client review meetings.

One Wealth Map, LLC receives compensation from certain third-party money managers in the form of a portion of the asset-based advisory fee paid by the client. This compensation is for services including client onboarding, financial planning, oversight of the TPMM, and account servicing. This creates a conflict of interest, as we are financially incentivized to recommend managers who share fees with us. However, we maintain a fiduciary obligation to our clients and base all TPMM recommendations on their investment needs and financial goals. Clients will receive a copy of the TPMM's Form ADV Part 2A (or equivalent disclosure document) prior to or at the time of engagement.

## **Testimonials/Marketing**

### **Testimonials and Endorsements**

#### Testimonials and Endorsements

In accordance with Rule 206(4)-1 under the Investment Advisers Act of 1940 (the "Marketing Rule"), our firm may use testimonials or endorsements in its marketing materials. A testimonial is a statement by

a current client about their experience with our advisory services. An endorsement is a statement by a person other than a current client that indicates approval, support, or recommendation of our firm.

The firm may compensate certain individuals or entities, including persons who are not licensed investment adviser representatives, for introducing prospective clients to the firm. Such compensation may be cash or non-cash and may be structured as a flat fee or other arrangement consistent with the SEC Marketing Rule. **Where required, the firm will enter into written agreements with such persons and will provide appropriate disclosures regarding the nature of the compensation and any resulting conflicts of interest.**

If we use testimonials or endorsements:

- Required disclosures will be provided clearly and prominently
- Any material conflicts of interest will be disclosed
- If compensation is provided, such compensation will be disclosed
- Written agreements will be entered into where required
- We will have a reasonable basis for believing the testimonial complies with applicable regulations

Testimonials and endorsements may not be representative of the experience of other clients and are not guarantees of future performance or success.

## **Custody**

Our firm does not maintain physical custody of client funds or securities. Client assets are held with qualified custodians.

Because the firm has authority to deduct advisory fees directly from client accounts, the firm is deemed to have limited custody under SEC Rule 206(4)-2.

Clients provide written authorization for fee deduction in their advisory agreement. The qualified custodian sends account statements directly to clients at least quarterly showing all transactions within the account. Clients are encouraged to carefully review those statements and compare them with any invoices or statements provided by our firm, and to contact us promptly if they believe an error has occurred.

### **Investment Discretion**

Clients may hire us to provide discretionary or nondiscretionary asset management services. Such services are discretionary; we place trades in a client's accounts without contacting the client before each trade to obtain the client's permission. Our discretion authority includes the ability to do the following without contacting the client.

- Determine the security to buy or sell and or determine the amount of the security to buy or sell
- Determine changes within the models to adhere to rebalancing and or adherence to our intended target risk and targeted returns on such models.

Clients give us discretionary authority when they sign a discretionary agreement with our firm and may limit this authority by giving us written instructions. Clients may also change or amend such limitations by once again providing us with written instructions. Under no conditions will any verbal requests to do not sell, do not manage, or do not buy be taken and must be done in a formalized written request to wit, shall become a part of the investment policy statement once received and may only be lifted upon a subsequent written request and it should be noted that each written request may take three to five days to

put into effect and shall not be effective until such change has been made. The client should be aware that sending such a request and expecting this to take effect without proper time for us to initiate the changes, modify the models, and put such restrictions on it may result in adverse actions that oppose such request due to the time it takes us to process such restrictions or lifting thereof.

### **Voting Client Securities**

As a matter of firm policy, we do not vote proxies on behalf of clients. Therefore, although our firm may provide investment advisory services relative to client investment assets, clients maintain exclusive responsibility for directing how proxy solicitations by issuers of securities beneficially owned by the client shall be voted and making all elections relative to any mergers and acquisitions, tender offers, bankruptcy proceedings, or other types of events about the client's investment assets. Clients are responsible for instructing each custodian of the assets to forward to the client copies of all proxies and shareholder communications relating to the client and their investment assets. To clarify, our advisory agency does not provide any consulting assistance regarding proxy issues, votes, or clarifications to clients.

### **Financial Information and Custody**

Under no circumstances do we require or solicit payment of fees over \$500 per client more than six months in advance of services rendered. We are not required to include a financial statement. As the advisory firm that maintains discretionary authority for clients' accounts, we are also required to disclose any financial condition that is reasonably likely to impair our ability to meet our contractual obligations. Our advisory firm has no additional financial circumstances to report. In addition, our advisory firm has not been the subject of a bankruptcy petition at any time during the past 10 years.

### **Principal Control Persons**

Principal Executive:

Kenneth Himmler

Mailing address 1980 Festival Plaza Drive Ste 300 Las Vegas, NV 89135