

OneDigital Investment Advisors LLC (“we”, “us”, “our”) is an investment adviser registered with the U.S. Securities and Exchange Commission. The services offered by investment advisers (i.e., investment advisory services) and broker dealers (i.e., brokerage services) and the fees that they charge are different and it is important for retail investors to understand those differences. There are free and simple tools available at [Investor.gov/CRS](https://www.investor.gov/crs) to research firms and financial professionals and to obtain educational materials about broker-dealers, investment advisers and investing.

#### **WHAT INVESTMENT SERVICES AND ADVICE CAN YOU PROVIDE ME?**

We offer a variety of advisory services to retail investors, principally 1) discretionary and non-discretionary investment advisory services, which may also include recommendations of third-party asset managers (“TPAMs”), 2) financial planning services, 3) insurance advisory services, and 4) family office services.

Our investment advisory services are customized for each client. You will either receive investment recommendations based on an investment strategy customized for you in relation to your objectives, needs and risk tolerance or recommendations to invest in one or more model portfolios that we manage based on an asset allocation customized for you in relation to your objectives, needs and risk tolerance. The types of investments that will be held in your account(s) will vary depending on the investment strategy/model portfolio. In many cases, the investment strategy/model portfolio will be constructed using exchange-traded funds (“ETFs”), mutual funds, stocks and/or bonds, but may also use interval funds, options, structured products, variable insurance products, real estate investment trusts and/or non-publicly traded securities. We do not impose any limitations or restrictions on the products or types of investments that we may provide investment advice on. For those clients receiving investment advisory services from us, we monitor the performance of their investments and their continued appropriateness as a standard part of our services. Such monitoring generally occurs quarterly but may occur more or less frequently based on our arrangement with the client.

Basic financial planning may be provided as an incidental part of our investment advisory services. However, for clients with more complex or advanced financial planning needs or for clients who do not want to engage us for investment advisory services we also offer financial planning on a stand-alone, ongoing or as-needed basis. Stand-alone financial planning services typically involve an in-depth analysis of your current financial situation, goals and objectives in order to provide comprehensive advice or advice on a specific topic(s). Our insurance advisory services are focused on evaluating insurance products sold by DPL Financial Partners, LLC (“DPL”) and providing you with advice on the appropriateness of such products in light of your objectives, needs and risk tolerance. Insurance advisory services also include the provision of discretionary advice regarding the allocation of investments between sub-accounts of variable insurance products, changing indices for interest-crediting rates, and/or changing an insurance product’s indexing method. Family office services can vary widely and are customized based on the needs and/or request of the client but may typically include bookkeeping, bill pay, insurance reviews, charitable giving / philanthropic planning, as well as providing support with tax matters, personal investments and real estate holdings.

If you elect to receive discretionary services from us by signing an agreement that grants us a limited power of attorney, we will buy, sell and/or effect certain types of transactions in your name with respect to your assets under our management (“AUM”). You may, however, impose limitations on our authority (e.g., exclude certain assets from our discretion) by notifying us in writing. If you elect to receive non-discretionary services from us, you will make the ultimate decision regarding the purchase or sale of investments. You can obtain more detailed information about our advisory services as well as our requirements for opening or maintaining an investment advisory relationship with us by reviewing our **Form ADV, Part 2A**.

#### **CONVERSATION STARTERS**

*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?**

Our fees for our investment advisory services are usually based on a percentage of the market value of your AUM but may also be charged on a flat/fixed fee basis and are typically billed quarterly in advance but may also be billed in arrears. If based on a percentage of the market value of your AUM, our investment advisory fee will not exceed 2.00%. Investment advisory fees are generally non-negotiable for new clients. In addition to our investment advisory fee, clients may be charged an annual administrative fee that is billed quarterly for each account on our platform, a fee for use of our custom indexing solution that is calculated and billed similar to our investment advisory fee, a one-time flat fee for access to Wealth, Inc.’s estate planning solution, and/or a sub-advisory or advisory fee charged by a TPAM. Our insurance advisory fees are based on a percentage of the cash value of your insurance products that were sold to you by DPL that we advise on. Financial planning fees are charged 1) on an hourly basis in arrears, 2) on a one-time flat fee basis in advance, or 3) on a fixed annual fee basis monthly or quarterly in advance. Fees for family office services are charged either 1) on an annual flat fee basis quarterly in advance or 2) on a one-time flat fee basis in advance. Fees for financial planning and family office services are negotiable but are deemed earned on the first day of the billing period and thus are typically non-refundable. Because our fees are primarily asset-based, the more assets there are in your accounts under our management, the more you will pay in fees, and we

therefore have an incentive to encourage you to increase the assets in your accounts.

Our advisory fees are exclusive of any fees charged by broker-dealers for executing our investment recommendations (e.g., commissions, loads, mark-ups, transaction fees). They are also exclusive of any bank service fees; interest on margin accounts, loans and debit balances; wire transfer and electronic fund transfer fees; borrowing charges on securities sold short; odd-lot differential fees; transfer taxes and other fees and taxes on securities transactions. Investments in ETFs, mutual funds, interval funds, and variable insurance products that we recommend will usually include an embedded advisory fee that is in addition to any advisory fees we charge.

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. You can obtain more detailed information about costs you may incur relating to our advisory services and our fees by reviewing our **Form ADV, Part 2A**.

### **CONVERSATION STARTERS**

***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 interests 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 is an example to help you understand what this means. On occasion, we may recommend the portfolio management services of certain TPAMs to you based on your needs. If you hire the TPAM, we may receive a referral fee from the TPAM instead of charging you an advisory fee, which creates a material conflict of interest for us because of our duty of loyalty to you and our self-interest in receiving the referral fee. As another example, OneDigital maintains a Strategic Partners Program, pursuant to which certain investment product and service providers recommended to clients provide funds to us that we use to pay for training, educational seminars, employee summits and/or marketing events, which also creates a material conflict of interest for us because of our duty of loyalty and our self-interest in receiving these funds. You can obtain more detailed information about our conflicts of interest by reviewing our **Form ADV, Part 2A**.*

### **CONVERSATION STARTERS**

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

### **HOW DO YOUR FINANCIAL PROFESSIONALS MAKE MONEY?**

Our financial professionals are primarily compensated by receiving a salary and, in some cases, a cash bonus and/or stock options. Salaries may be fixed or variable or a combination of both. Salaries and eligibility for bonuses may be based on one or more factors, including, but not limited to, 1) the amount of AUM the financial professional manages, 2) the growth in AUM attributable to the financial professional, 3) the amount of revenue generated by or the growth in revenue attributable to the financial professional, or 4) our profitability or EBITDA. Financial professionals may receive additional cash compensation when they successfully refer prospects or clients to our affiliates or for other services that we offer and may be eligible for cash and non-cash compensation, such as travel awards and gift cards, depending on their achievement of certain sales goals.

Depending on how our financial professionals are compensated, they will receive higher compensation when 1) they service more client assets, 2) a client's needs are more complex or require more of their time, because we will usually charge a higher fee, 3) they sell new advisory services to existing clients, 4) their advisory services and recommendations increase the value of our clients' accounts, 5) we raise our fees, and/or 6) they successfully solicit new clients for us or our affiliates.

Because of how we compensate our financial professionals, a conflict of interest exists when they recommend that you 1) utilize our advisory services, 2) place more of your assets under our management, 3) hire us to provide additional advisory services to you, and/or 4) refer you to our other financial professionals and/or affiliates for additional services.

### **DO YOU OR YOUR FINANCIAL PROFESSIONALS HAVE LEGAL OR DISCIPLINARY HISTORY?**

No, as to our firm, yes, as to our financial professionals. Please visit [Investor.gov/CRS](https://investor.gov/CRS) for a free and simple search tool to research us and our financial professionals.

### **CONVERSATION STARTERS**

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

### **ADDITIONAL INFORMATION**

You can find additional information about our advisory services and obtain a copy of our current relationship summary (Form ADV, Part 3) by going to [OneDigital.com](https://www.onedigital.com). Additionally, you can call 1-877-742-2021 to request up-to-date information about our advisory services and/or a copy of our current relationship summary.

### **CONVERSATION STARTERS**

***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?***

**SUMMARY OF MATERIAL CHANGES TO WEALTHSOURCE PARTNERS, LLC'S  
FORM ADV, PART 3 / FORM CRS**

Our Form ADV, Part 3 / Form CRS dated March 29, 2024 has been updated as follows:

- In the “What Investment Services and Advice Can You Provide Me?” section on page 1, disclosures relating to our robo advice / advisor platform were removed as that service has been discontinued. Additionally, we added disclosures regarding our family office services as well as disclosures regarding our new insurance advisory service that we offer. Finally, we enhanced our disclosures regarding the investment advisory services that we provide, specifically, the types of investments that we may utilize and how we customize our investment advisory services to your objectives, needs and risk tolerance and added disclosures regarding limitations that can be imposed on our discretionary authority.
- In the “What Fees Will I Pay?” section beginning on page 1, we updated our disclosures regarding the negotiability of our fees depending on the type of service; removed disclosures relating to our robo advisory platform which has been discontinued; added disclosures regarding our insurance advisory and family office fees; inserted disclosures regarding the general non-refundability of financial planning and family office fees; added disclosures regarding other fees that a client may pay such as an administrative fee(s), fees for the use of our custom indexing solution, access fees to Wealth, Inc.’s estate planning solution, and fees charged by third-party asset managers.
- In the “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?” section on page 2, we updated our conflict-of-interest examples.
- In the “How Do Your Financial Professionals Make Money?” section on page 2, we replaced our disclosures in their entirety in order to provide information regarding the types of compensation that our financial professionals may receive, the factors that may impact the amount of compensation a financial professional receives, and the activities a financial professional may engage in that may increase the amount of compensation they receive and thus create a conflict of interest.