

**Introduction**

Liberty One Wealth Advisors ("LOWA") is registered with the Securities and Exchange Commission as an investment adviser. We provide advisory accounts and services. We are not a broker-dealer. Brokerage and investment advisory services and fees differ and it is important for you to understand the 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.

**What investment services and advice can you provide me?**

LOWA is first and foremost a financial planning firm. LOWA develops financial plans for its clients and uses those plans to make the appropriate investments on their behalf to drive success in their financial life. LOWA also provides personalized investment advisory services. The firm provides financial advice to individuals, high net-worth individuals and some institutions. For more detailed information on our investment services, please see our Form ADV brochure on IAPD on Investor.gov.

**Financial Planning Services**

LOWA's financial planning process begins with a goals-based approach. The first step is laying out the client's goal(s) for their financial life. From there LOWA reviews the totality of a client's financial circumstances, which include assets, liabilities and overall cash flow. From this client-provided information, LOWA evaluates the client's current positioning to ensure they can make the best recommendations based on these life factors. Coupled with conversations about what the client is looking to achieve and the degree of risk they are willing to take, LOWA develops the optimal strategy for accomplishing the client's goals.

**Investment Advisory Services**

LOWA offers investment advisory services to retail investors. If you open an advisory account, we will offer you advice on a regular basis. Based on the financial plan generated for the client and the personal discussions described above, LOWA builds out an investment allocation portfolio driven by the goals and needs of the client. The client's personal investment plan contains an asset allocation target of which LOWA creates and manages a portfolio based on that plan and allocation targets. We primarily allocate clients' investment management assets among exchange-traded funds (ETFs) in accordance with their investment objectives.

We will monitor your account at least annually and contact you (by phone, regular mail or e-mail) to discuss your portfolio. Account monitoring is offered as part of our standard investment advisory services. Our investment advice will cover a limited selection of investments. Although we offer advice on a broad range of investment selections, we are limited to investments available through our custodians. We do not impose a minimum portfolio size or minimum annual fee.

Investment advisory services are generally performed on a discretionary basis, which means we communicate with clients as to goals and objectives and changes in circumstances, but we do not seek specific approval of changes to client accounts. Clients can always make deposits or withdrawals, or place restrictions on the types of investments in an account or portfolio. Because we take discretion when managing accounts, clients engaging us will be asked to execute a Limited Power of Attorney (granting us the discretionary authority over the client accounts) as well as an Investment Management Agreement that outlines the responsibilities of both the client and LOWA. In limited circumstances, clients may engage LOWA on a non-discretionary basis. While there will be an ongoing relationship with each client, being involved in various stages of their lives and decisions to be made, LOWA will seek specific approval of changes to client accounts before any changes are made. Clients can always make deposits or withdrawals in their accounts at any time. Clients will be responsible for executing an Investment Management Agreement that outlines the responsibilities of both the client and LOWA.



**"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 vary. The amount you pay will depend on the amount of assets in your account. You will pay an on-going investment management fee at the beginning of each month for our services, based on the value of the investments in your advisory account. The amount paid to our firm and your financial professional generally does not vary based on the type of investments we select on

your behalf. The more assets you have in the advisory account, the more you will pay us. We therefore have an incentive to increase the assets in your account to increase our fees. You pay our fee monthly even if you do not buy or sell.

There are no additional fees payable to LOWA. Clients referred to an Investment Manager will pay fees to that Investment Manager. There may or may not be additional fees or expenses to third parties or Investment Managers, depending on the Investment Manager and the agreement between that Investment Manager and their client. Clients should thoroughly and carefully review all materials from any Investment Manager prior to executing or otherwise entering into any agreement with an Investment Manager. Clients may incur other expenses with the implementation of advice provided such as commissions, custodian fees, or ETF expenses. None of these fees are payable to LOWA.

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. For more specific information regarding our fees, please refer to our disclosure brochure, the ADV 2A under Item 5 Fees and Compensation.

 ***“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. For more specific information regarding conflicts of interest, please refer to our disclosure brochure, the ADV Part 2A.

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

**How do your financial professionals make money?**

Financial professionals of LOWA are paid a portion of the asset management fees collected from clients. Financial professionals are not rewarded sales bonuses. Financial Professionals with more assets under management with us can receive a higher percentage share of the advisory fees you pay us. *Therefore, Financial Professionals have an incentive to increase the amount of assets in your and other client accounts.*

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

No. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://www.investor.gov/CRS).


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

**Additional Information**

For additional information about our investment advisory services, see our Form ADV brochure on IAPD on Investor.gov or call 215-776-4918. You can obtain a hard copy of this Form CRS or the Form ADV brochure by calling 215-776-4918 or writing to us at 2001 Market St., Suite 2500, Philadelphia, PA 19103.

If you have a problem with your investments, account or financial professional, contact us in writing at 2001 Market St., Suite 2500, Philadelphia, PA 19103, Attn: Compliance Department.

 ***“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?”***