

OneSeven
FORM CRS CUSTOMER RELATIONSHIP SUMMARY

September 19, 2024

INTRODUCTION

OneSeven is an Investment Adviser registered with the Securities and Exchange Commission. 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 www.investor.gov/CRS; which also provides educational materials about broker dealers, investment advisers, and investing. Throughout this brochure we reference our ADV Part 2A brochure which can be found via the following link <https://adviserinfo.sec.gov/firm/summary/283087>.

WHAT INVESTMENT SERVICES AND ADVICE CAN YOU PROVIDE ME?

We are a registered investment adviser that provides fee-based investment advisory services directly to individuals, high net worth individuals, trusts, charitable organizations and corporate accounts. Certain financial professionals of OneSeven may conduct business under other names. We primarily provide investment advisory services, financial planning, a wrap program, pension consulting, selection of other money managers, educational seminars, and an optional managed account program to defined contribution retirement plan participants (Road to Retirement) if the Plan Trustee/Sponsor elects to make the option available. Each participant in a qualified plan electing this service contracts with OneSeven to provide actively managed investment advisory services. For a complete list of services, please refer to our Form ADV Part 2A brochures which can be found here <https://adviserinfo.sec.gov/firm/brochure/283087>.

We buy and sell investments in your account in accordance with your stated investment guidelines without asking you in advance; this is called “discretionary authority”. We can also select or replace third-party managers for you with our discretionary authority. You may limit our discretionary authority (for example, by limiting the types of securities that can be purchased or sold) by providing your restrictions in writing. We also offer non-discretionary investment advisory services where we provide you with advice, but *you will ultimately decide* which investments to buy and sell. You have an unrestricted right to decline to implement any advice provided by our firm on a non-discretionary basis.

Some programs have a minimum investment amount of \$15,000 while others have no stated minimum; we reserve the right to waive this minimum. Investments purchased in advisory accounts include but are not limited to mutual funds, variable annuities, exchange traded funds, municipal or government bonds, stocks, real estate investment trusts, partnership investments, structured notes, and other securities in association with the investment service selected by you. We give advice on other securities you own when providing financial planning services.

We have an affiliated broker-dealer, MGO Securities Inc. that some of our financial professionals are registered with. Others are registered with non-affiliated broker-dealers or are only registered to provide investment advice with OneSeven. *Please reference our Form ADV Part 2 A brochures for complete details by clicking* <https://adviserinfo.sec.gov/firm/summary/283087>.

Conversation Starters – *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?

We have an ongoing annual asset-based fee, based on the value of your account, for our services payable monthly or quarterly, in arrears or in advance as agreed to in your contract. This is based on the value of the cash and investments in your advisory account. The higher your account value, the more you pay in fees which gives OneSeven an incentive to encourage you to increase the assets in your account. Our investment advisory fees range from 0.05% to 2.00% annually, depending on the size and complexity of the relationship and the services we provide. Defined contribution participants selecting the optional Road to Retirement program pay 0.80% per year. This fee is in addition to retirement plan advisory fees that the plan sponsor may pass on to the participants.

Our fees vary and are negotiable. The advisory fees detailed here represent only the fees paid to OneSeven and not operating expenses and other costs charged by the securities held in the account or by the custodians who hold the assets. You are responsible for all custodial and securities fees charged by the custodian holding your account(s). Please refer to Form ADV Part 2A Item 5 for more details.

Conversation Starter – Ask your financial professional: Who is my primary contact person? Are they a representative of the investment advisor or broker dealer? Who can I talk to if I have concerns about this individual or how they are treating me?

Some investments (such as mutual funds) impose additional fees that will reduce the value of your investment over time. These fees are separate and distinct from our fees.

For our wrap account program, you will not pay trading/transaction charges on your assets but you typically pay a higher asset-based fee than typical non-wrap programs. Since we pay the trading costs associated with buys and sells in your wrap account, we have an incentive to minimize the trading in your account. This creates a conflict of interest.

Financial planning and pension/retirement plan fees can be billed as an annual retainer, billed by the hour or as a percentage of the assets in the account on a monthly or quarterly basis. Details are outlined in your client agreement. You are not required to implement any of our recommendations with us.

Some programs also charge you platform fees that help support the services you receive, fees for unified management accounts (“UMAs”) or turnkey asset management fees paid to selected third-party money managers. These fees are separate from our fees and they are not shared with us or with your financial professional.

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 investment over time. Please make sure you understand what fees and costs you are paying.

Please refer to our ADV Part 2A Brochures Item 5, located here <https://adviserinfo.sec.gov/firm/summary/283087>, for more detailed information about the fees you will pay and the conflicts of interest.

Conversation Starter – 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 interest. You should understand and ask about these conflicts because they can affect the investment advice we provide you. Here are some examples to help you understand what this means:

Conversation Starter – 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?

Some of our financial professionals are compensated through a combination of salary, bonus and a percentage of asset management fees, while others only share fees paid by you (asset management, financial planning, etc.). Our financial professionals do not share in commissions or compensation for security transactions in advisory accounts including 12b-1 fees although it is possible that our affiliated broker-dealer will receive these fees. However, some financial professionals are also registered representatives with broker-dealers and/or licensed insurance professionals. These persons receive compensation in connection with the purchase and sale of securities or insurance products. Compensation earned by these persons is separate and in addition to our advisory fees. This practice presents a conflict of interest because they have an incentive to recommend products based on the compensation received rather than solely based on your needs. Some of our financial professionals serve as general partner and investment manager to private funds in which some of our qualified clients may be solicited to invest. The financial professional associated with these private funds earns additional compensation based on your investment which presents a conflict of interest. We do not charge advisory fees in addition to the fees you pay for your investment in the private fund. Some financial professionals also receive equity ownership in OneSeven, capital advances, or cash payments from OneSeven as individually negotiated.

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

Yes. Visit Investor.gov/CRS for a free and simple search tool to research OneSeven and our financial professionals.

Conversation Starter - Ask your financial professional: As a financial professional, do you have any disciplinary history? For what type of conduct?

ADDITIONAL INFORMATION

Conversation Starter - 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?

You can find additional information about firm’s investment advisory services on the SEC’s website at www.adviserinfo.sec.gov by searching CRD #283087. You may also contact our firm at 216-771-4242.

