

---

### **Introduction**

OneAscent Investment Solutions LLC (“OAIS”) is registered with the Securities and Exchange Commission as an investment adviser. 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?**

OneAscent Investment Solutions LLC (“OAIS”) provides investment advisory services to other professional advisors through the offering of managed accounts, proprietary strategies and assistance to other investment advisors. OAIS generally provides model portfolios and investment programs to other RIAs. OAIS does not have a specified minimum account size. Some clients who wish to access multiple asset management styles, specifically third party managers may be required to have an account minimum.

### **Unified Managed Accounts**

UMA client generally, but not always, are referred to OAIS by other advisers. These advisers are responsible for determining what services each client will receive from OAIS, what strategies will be used, and for work directly with the client on an ongoing basis to continually monitor their portfolios and OAIS. These advisers receive a fee, paid by the Client, for their services. OAIS manages Unified Managed Accounts or “UMA”, which are a single portfolio with a mix of asset classes and investment positions through the use of model portfolios, which may consist of third party managers, and to a lesser extent, other investment options such as mutual funds and exchange traded funds. This is accomplished with the use of an Overlay Manager. The Overlay Manager that OAIS has selected is Adhesion Wealth Advisors Solutions (“Adhesion”), who provides portfolio trading, re-balancing, reporting and other administrative services. Each UMA is designed meet a specific goal, while maintaining diversification for the purpose of mitigating short term risk, and at the same time positioned to appreciate and create income for the investor. UMAs are created by OAIS and accessed by other advisors (including affiliated of OAIS) for their clients. OAIS provides UMA services on a discretionary basis, meaning that you will grant OAIS discretionary authority to manage your account through the selection of an Overlay Manager, third party managers, and other investment options. In addition, you will authorize your account custodian to follow our instructions as well as instructions given by Adhesion to effect transactions, deliver securities, deduct fees and take other actions with respect to your account. We retain the right to replace any third party manager on discretionary basis. You will not have a direct contractual relationship with Adhesion or any other third party manager. When clients engage OAIS to provide UMA services, the client and their financial advisor will execute an Investment Management Agreement that describes the services to be provided, the fees for the service, other expenses related to the provision of the investment management services, and how to terminate the agreement. Depending on the service a client has selected, the other advisor will separately provide each client with the applicable disclosure documents for OAIS, any third party manager or service providers utilized, which includes information about their services, model portfolios, investment strategies at or before execution of the Investment Management Agreement.

For more detailed information, please refer to our Disclosure Brochure, the [ADV Part 2A](#), under Item 4 Advisory Business.

 ***“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?**

Generally, fees may vary from 0.50% to 2.00% per annum of the market value of a client’s assets in the UMA. The Overlay Manager (Adhesion) and third party manager charge separate and additional fees with respect to client accounts for account model and administration. Portions of these fees are paid directly to OAIS. In addition, the client will be billed by OAIS for the advisory fee. Fees are negotiable, based on the nature of the account. Factors affecting fee percentages include the size of the account, complexity of asset structures, and other factors.

### **Other Fees**

Clients will also incur other direct and indirect fees outside in addition to OAIS’s fees. For example, mutual funds contain fees and expenses as described in the prospectus such as management fees. Additionally, a client will pay transaction fees for the purchase

and sale of securities as well as custodial fees for maintaining an account at the custodian. Third party managers will also charge fees for their services.

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. A conflict of interest exists where OAIS has an incentive to encourage you to place more assets under management with them as they will receive more compensation from advisory fees. Please make sure you understand what fees and costs you are paying. For more specific information regarding our fees, please refer our Disclosure Brochure, the [ADV Part 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.

Certain owners of OAIS are also owners of OneAscent Financial Services LLC (“OneAscent”). When a OneAscent advisor allocates client assets to a separate manager, including an affiliated manager such as OAIS, fees payable to such managers are separate from, and in addition to, fees payable to OneAscent. This means that the overall fees to OneAscent and these managers may be significantly higher than if OneAscent had managed the assets directly. OneAscent will consider these fees in its decision to recommend the use of any third party manager, including OAIS. OneAscent has a conflict of interest because OneAscent has the incentive to refer clients to OAIS, because of common ownership, and therefore are likely to receive greater overall compensation if assets are allocated to their respective affiliated firms as opposed to a different third party manager or in-house management.

Certain owners of OAIS are also owners of OneAscent Wealth Management, LLC (“OAWM”). OAWM’s purpose is to provide financial planning and wealth management services to clients. OAWM will recommend that all or a portion of client assets are invested through OAIS. This may present a similar type of conflict of interest as mentioned above regarding the incentive to refer clients to OAIS. These conflicts of interest are disclosed to clients verbally and in this brochure. OneAscent also attempts to mitigate the conflict of interest by requiring employees to acknowledge the firm’s Code of Ethics, their individual fiduciary duty to the clients of OneAscent, which requires that employees put the interests of clients ahead of their own.

Certain professionals of OneAscent, OAIS’ affiliate, are separately licensed as independent insurance agents. As such, these professionals may conduct insurance product transactions for OneAscent clients, in their capacity as licensed insurance agents, and will receive customary commissions for these transactions in addition to any compensation received in this capacity as employees of OneAscent. These professionals therefore have incentive to recommend insurance products based on the compensation to be received, rather than on a client’s needs. Clients should be aware of this conflict when considering whether to engage OneAscent or utilize these professionals to implement any insurance recommendations.

For more specific information regarding our fees, please refer our Disclosure Brochure, the [ADV Part 2A](#) under Item 5 Fees and Compensation.

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

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

Financial professionals of OneAscent are paid a portion of the asset management fees collected from clients. Financial professionals are not rewarded sales bonuses.

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

Yes. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](http://Investor.gov/CRS).

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

**Additional Information**

Additional information about our investment advisory services can be found at [www.oneascent.com](http://www.oneascent.com). A copy of our *relationship summary* can also be requested by calling (205) 313-9142.

 ***“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?”***