

One Capital Management, LLC
Form CRS Client Relationship Summary
June 30, 2020

One Capital Management, LLC, (“OCM”) is an investment adviser registered with the U.S. Securities and Exchange Commission (“SEC”). Fees for brokerage and investment advisory services differ and it is important for you to understand those differences. Free and simple tools are available to research our Firm, other firms and financial professionals at <http://www.investor.gov/crs> , where you may also find important educational materials about broker-dealers, investment advisers and investing.

What investment services and advice can you provide me?

We offer investment advisory services to private client investors and their families along with endowments, foundations, not-for-profit enterprises, retirement plans and corporate investors. At the outset of a relationship with our firm, we meet with you to determine your objectives, risk tolerance, and other information relative to your goals and time horizon. We use this information to develop an Investment Policy Statement (“IPS”), a document outlining the strategy we use as a guide to invest on your behalf. We monitor and rebalance portfolios on an ongoing basis taking special care to manage the impact of taxes on your investment returns. OCM offers wealth management planning services which range from a comprehensive evaluation to more focused consultations. We also offer investment management on a sub-advisory basis to unaffiliated third-party investment advisers (the “Primary Investment Adviser”). While we are responsible for the management of the assets, we will not communicate investment recommendations or selections directly to the Primary Investment Adviser’s clients. We offer Retirement Plan Solutions to employee benefit plans. Services can include a plan review, analysis, and plan-level advice on investment options, preparation of IPS, and/or ongoing consulting. Advisory Consulting Services are based on the client’s financial situation and information disclosed by the client to us. We offer advice on equity securities, exchange traded funds (ETFs), publicly traded REITS, corporate, municipal and government or sovereign debt securities, and investment company securities (mutual funds). We manage accounts on a discretionary basis, which means our firm has authority to determine the type of securities bought and sold, the dollar amounts of the securities to be bought and sold and whether a client’s transaction should be combined with those of other clients and traded as a “block” without consulting you first. We maintain this discretion until it is revoked. Non-discretionary basis means you make the ultimate decision regarding the purchase or sale of investments. We require a minimum of \$500,000 to open a Wealth Management Investment relationship but reserve the right to waive this minimum and accept or decline a potential client for any reason. We advise clients in the United States and in Canada.

Ask your financial professional the following questions:

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?

For further information about our services and advice please read Items 4, 7, and 8 of our Form ADV Part 2A disclosure brochure. For a copy, please contact us at (805) 409-8150, or go to www.adviserinfo.sec.gov.

What fees will I pay?

Ask one of our financial professionals the following question:

- 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?

Wealth Management Investment Services fees are based on a percentage of your assets typically ranging from 1.0% - 2.5%. Fees are negotiable. Accounts are billed on a quarterly basis in advance or arrears, based on account value as of the last day of the previous quarter or current quarter in the case of arrears billing. At our discretion, we combine the account values of family members living in the same household to determine the applicable advisory fee. For wealth management planning and consulting services, we charge a fixed fee. OCM’s planning and consulting fees are negotiable and start at \$5,000. We typically require one-half of the fee payable upon entering the Wealth Management Planning Services Agreement. The balance is generally due upon delivery of the plan. Sub- advisory services are offered for a percentage of assets under management. Fees range from 0.20% to 1.00% annually depending on the investment mandate. Fees for Retirement Plan Solutions are payable at an annual rate equal to a blended rate based on the average value of the Plan’s total assets and range from 0.80% to 1.25%. The advisory fee is billed at the beginning of each quarter by applying the annual rate, to the Plan’s total assets at the end of the previous quarter, dividing by 4 for the number of quarters in a year. Our Retirement Plan Solutions fee is negotiable. Advisory Consulting Services are offered at a rate of \$750 per hour and is negotiable. You may pay additional fees to third parties in connection with your investment account that include, but are not limited to, custodial fees, mutual fund 12b-1 fees, and certain deferred sales charges. 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.

More detailed information about our fees and other costs associated with investing, along with applicable conflicts can be found in Items 5, 10, and 14 of our Form ADV Part 2A disclosure brochure. For a copy, please contact us at (805) 409-8150 or go to www.adviserinfo.sec.gov.

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 may create 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. Certain representatives of our Firm are licensed insurance agents and may recommend the purchase of insurance-related products on a commission basis. This may present a conflict of interest, as the commissions may provide incentive to recommend these products based on commissions, rather than a client's need.

Ask your financial professional:

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

More detailed information about our conflicts of interest can be found in Items 4, 5, 8, 10, 11, 12, and 14 of our Form ADV Part 2A disclosure brochure. For a copy, please contact us at (805) 409-8150 or go to www.adviserinfo.sec.gov

How do your financial professionals make money?

OCM is owned 100% by OCM Capital Partners, LLC. Investment Advisor Representatives of the Firm earn a percentage of the investment advisory fee assessed to the clients whose portfolios the firm manages. Additional information about compensation arrangements for our professionals and related conflicts of interest are found in our Form(s) ADV Part 2B. Form ADV Part 2B for any of our Investment Advisor Representatives is available through us by request at: 3075 Townsgate Road, Suite 350, Westlake Village, CA 91361 or by phone at (805) 409-8150.

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

Yes. Please go to www.investor.gov/CRS for a free and simple search tool to research us and our financial professionals.

Ask your financial professional:

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

Additional Information

Additional information and a copy of this Form CRS can be found at www.adviserinfo.sec.gov by searching "One Capital Management" or by contacting us at 3075 Townsgate Road, Suite 350, Westlake Village, CA 91361 or by phone at (805) 409-8150.

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?