

**Item 1: Cover Sheet**

**FORM ADV PART 2A  
INFORMATIONAL BROCHURE**

**LIBERTY ONE WEALTH ADVISORS**

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Philadelphia, PA 19103  
[www.libertyonewealth.com](http://www.libertyonewealth.com)

Guilian DiLeonardo  
215-776-4918

**February 20, 2023**

**This brochure provides information about the qualifications and business practices of Liberty One Wealth Advisors. If you have any questions about the contents of this brochure, please contact us at 215-776-4918 or via email at [gdileonardo@libertyonewealth.com](mailto:gdileonardo@libertyonewealth.com). The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority.**

**Liberty One Wealth Advisors is registered as an Investment Adviser with the State of Pennsylvania. Our registration does not imply a certain level of skill or training.**

**Additional information about Liberty One Wealth Advisors is also available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

**Item 2: Statement of Material Changes**

There is nothing to report for this Item. In the future, any material changes made during the year will be reported here.

**Item 3: Table of Contents**

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INFORMATIONAL BROCHURE  
LIBERTY ONE WEALTH ADVISORS

**Item 4:      Advisory Business**

Liberty One Wealth Advisors (“LOWA”) was formed in September 2021. LOWA is owned by Guilian DiLeonardo, Jacky Petit-Homme and Fan Feng.

Financial Planning Services

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.

The 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. Since LOWA believes that the biggest determinant of success in a client’s plan is the client’s spending, there will be an in-depth discussion on their current expenses and their future spending plan. Clients may impose restrictions on investing in certain securities or types of securities.

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, with the ultimate goal of allowing the client to live their life financially independent. The financial plan provided will lay out the strategies and overall potential success of the client’s investment life.

Investment Advisory Services

LOWA tailors its advisory services to the individual needs of this client. Services are selected 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. LOWA provides continuous advice to clients regarding the investment of their funds based on the individual needs of the client.

Prior to introducing any Pennsylvania, New York, New Jersey, Florida, or Delaware clients to another investment adviser, LOWA will be responsible in determining if the Firm is properly licensed, notice filed or exempt from registration with the Department.

As of December 31, 2022, LOWA had approximately \$ 65,967,381 in assets under management, all of which are managed on a discretionary basis.

Wrap Fee Program

LOWA offers a wrap fee program whereby the firm manages client accounts for a single convenient wrap fee that includes investment advisory services, portfolio management services, custody and clearance services and transaction costs. LOWA serves as the portfolio manager in the wrap fee program. LOWA does not manage wrap fee accounts any differently than non-wrap accounts. A portion of the fees paid for the wrap account program will be paid to LOWA as a management fee.

## Item 5: Fees and Compensation

### A. Fees Charged

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All individuals will be required to execute an agreement with LOWA outlining the services to be performed, as well as the fees for those services. Fees are negotiable. Clients are under no obligation at any time to engage or to continue to engage, LOWA for investment services. If clients do not receive a copy of this brochure at least 48 hours prior to the execution of an Agreement, clients may terminate the agreement within the first five (5) business days without penalty.

LOWA's standard advisory fee is based on the market value of the assets under management and is calculated as follows:

Account Value	Annual Advisory Fee
<b>First \$0 - \$500,000</b>	1.2%
<b>Next \$500,001 - \$1,000,000</b>	1.1%
<b>Next \$1,000,001 - \$2,000,000</b>	1%
<b>Next \$2,000,001 - \$5,000,000</b>	.80%
<b>Next \$5,000,001 - \$15,000,000</b>	.70%
<b>Next \$15,000,001 - \$25,000,000</b>	.60%
<b>\$25,000,001 and Above</b>	Customized

The annual fees are prorated and paid in advance on a monthly basis. The advisory fee is a tiered fee and is calculated by assessing the percentage rates using the predefined levels of assets as shown in the above chart and applying the fee to the average daily balance of the prior month. No increase in the annual fee shall be effective without agreement from the Client by signing a new agreement or amendment to their current advisory agreement.

Advisory fees are directly debited from client accounts. Clients may obtain a refund of a pre-paid fee if the advisory contract is terminated before the end of the billing period, based on the amount of time remaining in the billing period.

### Ongoing Comprehensive Financial Planning

Ongoing Comprehensive Financial Planning services are offered to clients at no additional cost. For those individuals who decide not to enter into an agreement with LOWA for investment advisory services, LOWA may charge a fee for a one-time financial plan.

### Additional Fees

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. Please refer below to Item 12, Brokerage Practices, for further information.

## **B. Fee Payment**

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As stated above, fees will be based on the assets under management. The fee is paid monthly in advance and comes due on the first day of the calendar month of the stated billing cycle based on an account's average daily balance of the prior month. In calculating the market value of a client's assets, assets allocated to cash or a cash proxy, such as a money market account, will not be included in the calculation of assets under management. Once the calculation is made, fees will be debited from the account.

## **C. Other Fees**

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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 mutual fund expenses. None of these fees is payable to LOWA.

## **D. Pro-rata Fees**

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Accounts initiated or terminated during the month will be charged a prorated fee based on the amount of time remaining in the billing period. An account can be terminated by either party if canceled in writing.

## **E. Compensation for the Sale of Securities**

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This item is not applicable.

### **Item 6: Performance-Based Fees**

LOWA will not charge performance-based fees.

### **Item 7: Types of Clients**

We provide financial planning and portfolio management services to individuals, high net-worth individuals, and some institutions. There is no minimum to become a client of LOWA.

### **Item 8: Methods of Analysis, Investment Strategies and Risk of Loss**

Asset allocation strategies are developed for each client based on the financial plan created and are assigned a percentage allocated towards equity investments, a percentage allocated towards fixed income investments, and if suitable a percentage allocated towards alternative investments. Cash is not included in this allocation strategy. LOWA typically recommends that clients have two years' worth of expenses set aside for emergency purposes or market events.

LOWA almost strictly uses Exchange-traded Funds (ETF's) as opposed to mutual funds, and will go through a detailed discussion with the client on the differences between the two. Ultimately, LOWA believes ETFs are the most cost effective and tax efficient investment for most clients.

The ETFs chosen for client portfolios are evaluated for cost and performance. LOWA chooses a selection of large cap growth, large cap value, small cap, international and emerging markets ETFs as the main equity pieces of the portfolio. On the fixed income side, LOWA chooses long duration, mid duration, short duration, and international bond ETFs. All ETFs are evaluated on an annual basis. LOWA may also choose alternative asset categories that are suitable in light of the client's investment goals, objectives, and risk tolerance. These alternative investments may include, but are not limited to, gold, real estate, venture capital limited partnerships, private equity, managed future funds, hedge funds, and third-party funds of funds.

LOWA uses a rebalancing strategy whereby rebalancing occurs when the market is up 5% or down 5%. Clients are notified at each rebalancing event via email and are encouraged to ask questions and/or discuss the rebalancing with their advisor at any time.

Some clients may want to invest in municipal bonds or may have current investments chosen based on complex tax strategies. For such clients, LOWA may recommend the use of a third-party money manager. In selecting managers for recommendation, LOWA considers the specific expertise of the manager, the background and prior experience of each portfolio manager and the manager's regulatory history and filings.

### **Material Risks Involved**

It is important for clients to know and remember that all investments carry risks. **Investing in securities involves risk and may result in a loss of clients' original investment which clients should be prepared to bear.**

**Market Risk:** Market risk involves the possibility that an investment's current market value will fall because of a general market decline, reducing the value of the investment regardless of the operational success of the issuer's operations or its financial condition.

**Strategy Risk:** The Adviser's investment strategies and/or investment techniques may not work as intended.

**Small and Medium Cap Company Risk:** Securities of companies with small and medium market capitalizations are often more volatile and less liquid than investments in larger companies. Small and medium cap companies may face a greater risk of business failure, which could increase the volatility of the client's portfolio.

**Turnover Risk:** At times, the strategy may have a portfolio turnover rate that is higher than other strategies. A high portfolio turnover would result in correspondingly greater brokerage commission expenses and may result in the distribution of additional capital gains for tax purposes. These factors may negatively affect the account's performance.

**Limited markets:** Certain securities may be less liquid (harder to sell or buy) and their prices may at times be more volatile than at other times. Under certain market conditions, we may be unable to sell or liquidate investments at prices we consider reasonable or favorable or find buyers at any price.

**Concentration Risk:** Certain investment strategies focus on particular asset-classes, industries, sectors or types of investment. From time to time these strategies may be subject to greater risks of adverse developments in such areas of focus than a strategy that is more broadly diversified across a wider variety of investments.

**Interest Rate Risk:** Bond (fixed income) prices generally fall when interest rates rise, and the value may fall below par value or the principal investment. The opposite is also generally true: bond prices generally rise when interest rates fall. In general, fixed income securities with longer maturities are more sensitive to these price changes. Most other investments are also sensitive to the level and direction of interest rates.

**Legal or Legislative Risk:** Legislative changes or Court rulings may impact the value of investments, or the securities' claim on the issuer's assets and finances.

**Inflation:** Inflation may erode the buying power of your investment portfolio, even if the dollar value of your investments remains the same.

### **Risks Associated with Securities**

**Exchange Traded Funds:** Prices may vary significantly from the Net Asset Value due to market condition. Certain Exchange Traded Funds may not track underlying benchmarks as expected. ETFs are also subject to the following risks: (i) an ETF's shares may trade at a market price that is above or below their net asset value; (ii) the ETF may employ an investment strategy that utilizes high leverage ratios; or (iii) trading of an ETF's shares may be halted if the listing exchange's officials deem such action appropriate, the shares are de-listed from the exchange, or the activation of market-wide "circuit breakers" (which are tied to large decreases in stock prices) halts stock trading generally. The Adviser has no control over the risks taken by the underlying funds in which the clients invest.

**Mutual Funds:** When a client invests in open-end mutual funds or ETFs, the client indirectly bears its proportionate share of any fees and expenses payable directly by those funds. Therefore, the client will incur higher expenses, many of which may be duplicative. In addition, the client's overall portfolio may be affected by losses of an underlying fund and the level of risk arising from the investment practices of an underlying fund (such as the use of derivatives). When selecting mutual funds that have multiple share classes for recommendation to clients, we will take into account the internal fees and expenses associated with each share class, as it is our policy to choose the lowest-cost share class available, absent circumstances that dictate otherwise.

**Equity Securities:** Equity securities tend to be more volatile than other investment choices. The value of an individual mutual fund or ETF can be more volatile than the market as a whole. This volatility affects the value of the client's overall portfolio. Small and mid-cap companies are subject to additional risks. Smaller companies may experience greater volatility, higher failure rates, more limited markets, product lines, financial resources, and less management experience than larger companies. Smaller companies may also have a lower trading volume, which may disproportionately affect their market price, tending to make them fall more in response to selling pressure than is the case with larger companies.

**REITs:** We may recommend that portions of client portfolios be allocated to real estate investment trusts, otherwise known as "REITs". A REIT is an entity, typically a trust or corporation that accepts investments from a number of investors, pools the money, and then uses that money to

invest in real estate through either actual property purchases or mortgage loans. While there are some benefits to owning REITs, which include potential tax benefits, income and the relatively low barrier to invest in real estate as compared to directly investing in real estate, REITs also have some increased risks as compared to more traditional investments such as stocks, bonds, and mutual funds. First, real estate investing can be highly volatile. Second, the specific REIT chosen may have a focus such as commercial real estate or real estate in a given location. Such investment focus can be beneficial if the properties are successful but lose significant principal if the properties are not successful. REITs may also employ significant leverage for the purpose of purchasing more investments with fewer investment dollars, which can enhance returns but also enhances the risk of loss. The success of a REIT is highly dependent upon the manager of the REIT. Clients should ensure they understand the role of the REIT in their portfolio.

**Alternative Asset Classes:** Many alternative investments are illiquid, which means that the investments can be difficult to trade. Consequently, such holdings may limit a client's ability to dispose of such investments in a timely manner and at an advantageous price.

## **Item 9: Disciplinary Information**

### **Criminal or Civil Actions**

LOWA and its management have not been involved in any criminal or civil action.

### **Administrative Enforcement Proceedings**

LOWA and its management have not been involved in administrative enforcement proceedings.

### **Self-Regulatory Organization Enforcement Proceedings**

LOWA and its management have not been involved in legal or disciplinary events that are material to a Client's or prospective Client's evaluation of LOWA or the integrity of its management.

## **Item 10: Other Financial Industry Activities and Affiliations**

### **A. Broker-dealer**

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None of the principals of LOWA, nor any related persons are registered, or have an application pending to register, as a broker dealer or as an associated person of the foregoing entities.

### **B. Futures Commission Merchant/Commodity Trading Advisor**

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None of the principals of LOWA, nor any related persons are registered, or have an application pending to register, as a futures commission merchant, commodity pool operator, a commodity trading advisor, or an associated person of the foregoing entities.

### **C. Relationship with Related Persons**

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This item is not applicable.

## **D. Recommendations of Other Advisers**

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LOWA may at times recommend unrelated, third-party investment managers or professionals who have a greater expertise in certain disciplines when appropriate for the client. We do not receive any compensation from the unrelated, third-party investment managers or professionals, nor do we charge any additional fee to our clients for the recommendation to selection of third-party investment managers or professionals.

### **Item 11: Code of Ethics, Participation or Interest in Client Transactions and Personal Trading**

- A. A copy of the Code of Ethics is available upon request. Our Code of Ethics includes discussions of our fiduciary duty to clients, political contributions, gifts and entertainment.
- B. LOWA does not recommend to clients that they invest in any security in which LOWA or any principal thereof has any financial interest.
- C. Firm principals may at some point recommend, and choose to invest in a security in their personal account that is already in, or being considered for, a client account. Principals will not place personal trades before client trades in the same security.
- D. Firm Principals may at some point choose to invest in a security in their personal account at the same time that security is being traded for or being considered for, a client account. Principals will not place personal trades before client trades in the same security at the same time.

### **Item 12: Brokerage Practices**

#### **Factors Used to Select Custodians and/or Broker-Dealers**

LOWA does not have any affiliation with Broker-Dealers. Specific custodian recommendations are made to the client based on their need for such services. LOWA recommends custodians based on the reputation and services provided by the firm.

#### **1. Research and Other Soft-Dollar Benefits**

LOWA does not receive soft dollar benefits.

#### **2. Brokerage for Client Referrals**

LOWA receive no referrals from a broker-dealer or third party in exchange for using that broker-dealer or third party.

#### **3. Clients Directing Which Broker/Dealer/Custodian to Use**

LOWA recommends a specific custodian for clients to use. Not all advisers require their clients to direct brokerage.

## **The Custodian and Broker Used (Charles Schwab)**

The custodian and broker LOWA uses maintains custody of client assets that LOWA manages, although LOWA may be deemed to have limited custody of your assets due to the ability to withdraw fees from client accounts (see Item 15 – Custody, below). LOWA recommends that clients use Charles Schwab & Co., Inc. (“Schwab”), a registered broker-dealer, member SIPC, as the qualified custodian. LOWA is independently owned and operated and is not affiliated with Schwab.

Products & Services Available to Us From Schwab - Schwab Advisor Services (formerly called Schwab Institutional) is Schwab’s business serving independent investment advisory firms like ours. They provide us and our clients with access to its institutional brokerage – trading, custody, reporting and related services – many of which are not typically available to Schwab retail customers. Schwab also makes available various support services. Some of those services help us manage or administer our clients’ accounts while others help us manage and grow our business. Schwab’s support services are generally available on an unsolicited basis and at no charge to us as long as we maintain a total of at least \$10 million of our clients’ assets in accounts at Schwab. Schwab has eliminated commissions for online trades of equities, ETFs and options (subject to \$0.65 per contract fee). This means that, in most cases, when we buy and sell these types of securities, we will not have to pay any commissions to Schwab. We encourage you to review Schwab’s pricing to compare the total costs of entering into a wrap fee arrangement versus a non-wrap fee arrangement. If you choose to enter into a wrap fee arrangement, your total cost to invest could exceed the cost of paying for brokerage and advisory services separately. To see what you would pay for transactions in a non-wrap account please refer to Schwab’s most recent pricing schedules available at [schwab.com/aspricingguide](http://schwab.com/aspricingguide)

Services that Benefit Client - Schwab’s institutional brokerage services include access to a broad range of investment products, execution of securities transactions, and custody of client assets. The investment products available through Schwab include some to which we might not otherwise have access or that would require a significantly higher minimum initial investment by our clients. Schwab’s services described in this paragraph generally benefit clients.

Services that May Not Directly Benefit Clients - Schwab also makes available to us other products and services that benefit us but may not directly benefit the client or their account(s). These products and services assist us in managing and administering our clients’ accounts. They include investment research, both Schwab’s own and that of third parties. We may use this research to service all or some substantial number of our clients’ accounts, including accounts not maintained at Schwab. In addition to investment research, Schwab also makes available software and other technology that:

- provides access to client account data (such as duplicate trade confirmations and account statements);
- facilitates trade execution and allocate aggregated trade orders for multiple client accounts;
- provides pricing and other market data;

- facilitates payment of our fees from our clients' accounts; and
- assists with back-office functions, recordkeeping and client reporting.

Schwab offers other services intended to help us manage and develop our business enterprise. These services include:

- educational conferences and events
- technology, compliance, legal, and business consulting;
- publications and conferences on practice management and business succession; and
- access to employee benefits providers, human capital consultants and insurance providers.

Schwab may provide some of these services itself. In other cases, it will arrange for third-party vendors to provide the services to us. Schwab may also discount or waive its fees for some of these services or pay all or a part of a third party's fees.

### **Aggregating Orders for Various Client Accounts**

When executing a trade in various accounts, LOWA aggregates the trade by purchasing the security during the day and averaging the price paid. Each client pays the average price.

### **Item 13: Review of Accounts**

All client profiles will be managed on an ongoing basis, with formal reviews with the client on at least an annual basis. However, it is expected that market conditions, changes in a particular client's account, or changes to a client's circumstances will trigger a review of accounts.

The annual review conducted by LOWA is intended to review asset allocation. All clients will receive statements and confirmations of trades directly from their custodians.

### **Item 14: Client Referrals and Other Compensation**

LOWA engages independent solicitors to provide client referrals. If a client is referred to us by a solicitor, this practice is disclosed to the client in writing by the solicitor and LOWA pays the solicitor out of its own funds—specifically, LOWA generally pays the solicitor a portion of the advisory fees earned for managing the capital of the client or investor that was referred. The use of solicitors is strictly regulated under applicable federal and state law. LOWA's policy is to fully comply with the requirements of Rule 206(4)-1, under the Investment Advisers Act of 1940, as amended, and similar state rules, as applicable.

LOWA may receive client referrals from Zoe Financial, Inc through its participation in Zoe Advisor Network (ZAN). Zoe Financial, Inc is independent of and unaffiliated with LOWA and there is no employee relationship between them. Zoe Financial established the Zoe Advisor Network as a means of referring individuals and other investors seeking fiduciary personal investment management services or financial planning services to independent investment advisors. Zoe Financial does not supervise LOWA and has no responsibility for LOWA's management of client portfolios or LOWA's other advice or services. LOWA pays Zoe Financial an on-going fee for each successful client referral. This fee is usually a percentage of the advisory fee that the client pays to LOWA ("Solicitation Fee"). LOWA will not charge clients referred through Zoe Advisor

Network any fees or costs higher than its standard fee schedule offered to its clients. For information regarding additional or other fees paid directly or indirectly to Zoe Financial Inc, please refer to the Zoe Financial Disclosure and Acknowledgement Form.

LOWA has contracted with AXG Advisors (AXG) whereby LOWA may refer its clients to AXG for long term care, term, and other types of insurance. To the extent insurance products are purchased through AXG by advisory clients, LOWA will receive a percentage of the commission earned by AXG, who issues the policy. This creates a conflict of interest as there is an incentive for LOWA to recommend insurance products based on the compensation received, rather than on clients' needs. Notwithstanding such conflict of interest, we address our fiduciary duty by recommending insurance products only where it is in the best interest of clients, and after consultation with the client.

LOWA will perform and document periodic reviews of referral activity to confirm procedures are being followed. LOWA will make it clear to each client referred that the company may receive income from the arrangement.

#### **Item 15: Custody**

LOWA has the ability to have its advisory fee for each client debited by the custodian on a quarterly basis. Clients are provided, at least quarterly, with written transaction confirmation notices and regular written summary account statements directly from the broker-dealer/custodian and/or program sponsor for the client accounts. Client should carefully review any statement received from the account custodian.

Although the payment of adviser fees directly from a client's account is deemed custody, the custody requirements of Regulation 303.042 are not applicable as LOWA complies with the following procedures:

- LOWA possesses written authorization from clients to deduct advisory fees from an account held by a qualified custodian;
- LOWA sends the qualified custodian written notice of the amount of the fee to be deducted from the client's account; and
- LOWA sends the client a written invoice itemizing the fee, including any formulae used to calculate the fee, the time period covered by the fee and the amount of assets under management on which the fee was based.

#### **Item 16: Investment Discretion**

For those Client accounts where LOWA provides Investment Management Services, LOWA maintains discretion over client accounts with respect to securities to be bought and sold and the amount of securities to be bought and sold. Investment discretion is explained to clients in detail when an advisory relationship has commenced. At the start of the advisory relationship, the client will execute a Limited Power of Attorney, which will grant our firm discretion over the account. Additionally, the discretionary relationship will be outlined in the advisory contract and signed by the client.

For clients who 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.

**Item 17: Voting Client Securities**

Copies of our Proxy Voting Policies are available upon request.

From time to time, shareholders of stocks, mutual funds, exchange traded funds or other securities may be permitted to vote on various types of corporate actions. Examples of these actions include mergers, tender offers, or board elections. Clients are required to vote proxies related to their investments, or to choose not to vote their proxies. LOWA will not accept authority to vote client securities. Clients will receive their proxies directly from the custodian for the client account. Upon a client's request, LOWA will give clients advice on how to vote proxies, but it is the responsibility of the client and the outside managers to vote client securities. For questions about proxies or other solicitations, please contact us at 215-776-4918 or via email at [gdileonardo@libertyonewealth.com](mailto:gdileonardo@libertyonewealth.com).

**Item 18: Financial Information**

LOWA does not require the prepayment of fees more than six (6) months or more in advance and therefore has not provided a balance sheet with this brochure.

There are no material financial circumstances or conditions that would reasonably be expected to impair our ability to meet our contractual obligations to our clients.

**Item 19: Requirement for State-Registered Advisers**

Guilian DiLeonardo, Jacky Petit-Homme, Fan Feng and Christopher Klein will provide the Form ADV Part 2B Supplement which describes their formal education and business background including any business in which they are actively engaged (other than giving investment advice) and the approximate amount of time spent on that business.

None of the Principals of LOWA, nor do any of supervised persons receive performance-based fees compensation for advisory services.

None of the Principals of LOWA, nor do any management persons, have any legal, financial, or other "disciplinary" items to report.

None of the Principals of LOWA nor do any management persons, have any relationship or arrangement with any issuer of securities.

**Item 1: Cover Sheet**

**FORM ADV PART 2A  
APPENDIX 1  
WRAP FEE PROGRAM BROCHURE**

**LIBERTY ONE WEALTH ADVISORS**

2001 Market St, Suite 2500  
Philadelphia, PA 19103  
[www.libertyonewealth.com](http://www.libertyonewealth.com)

Guilian DiLeonardo  
215-776-4918

**February 20, 2023**

**This wrap fee program brochure provides information about the qualifications and business practices of Liberty One Wealth Advisors. If you have any questions about the contents of this brochure, please contact us at 215-776-4918 or via email at [gdileonardo@libertyonewealth.com](mailto:gdileonardo@libertyonewealth.com). The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority.**

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**Additional information about Liberty One Wealth Advisors is also available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

**Item 2: Statement of Material Changes**

There are no material changes to report.

**Item 3: Table of Contents**

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WRAP FEE PROGRAM BROCHURE  
LIBERTY ONE WEALTH ADVISORS

**Item 4: Service, Fees and Compensation**

Liberty One Wealth Advisors (“LOWA”) offers a wrap fee program whereby the firm manages client accounts for a single convenient wrap fee that includes investment advisory services, portfolio management services, custody and clearance services and transaction costs.

LOWA serves as the portfolio manager and seeks long-term growth of clients’ financial assets while emphasizing preservation of capital. Prior to engaging LOWA to provide services through the wrap fee program, the client is required to enter into an Investment Management Agreement with LOWA which sets forth the terms and conditions of the engagement and the scope of services to be provided. Clients may impose restrictions on investing in specific securities, industries or sectors.

**Advisory Fee**

LOWA charges a single convenient “wrap fee” for these services. The fee is payable monthly in advance and is based on the average daily balance of the prior month. The first quarterly fee payment is due upon execution of the Investment Advisory Agreement and will be assessed pro-rata in the event the agreement is executed at any time other than the first business day of a calendar quarter. The pro-rata calculation will begin on the first day of the calendar month that follows the execution of the Investment Advisory Agreement (for example, if the Investment Advisory Agreement is executed in January, pro-rata billing will begin February 1<sup>st</sup>). Lower fees may be negotiated at LOWA’s sole discretion. We do not charge our clients higher advisory fees based on their trading activity, but you should be aware that we may have an incentive to limit our trading activities in your account(s) because we are charged for executed trades.

LOWA’s standard advisory fee is based on the market value of the assets under management and is calculated as follows:

Account Value	Annual Advisory Fee
First \$0 - \$500,000	1.2%
Next \$500,001 - \$1,000,000	1.1%
Next \$1,000,001 - \$2,000,000	1%
Next \$2,000,001 - \$5,000,000	.80%
Next \$5,000,001 - \$15,000,000	.70%
Next \$15,000,001 - \$25,000,000	.60%
Next \$25,000,001 and Above	Customized

## **Other Charges**

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. The fees not included in the advisory fee for our wrap services are charges imposed directly by a mutual fund, index fund, or exchange traded fund which shall be disclosed in the fund's prospectus (i.e., fund management fees and other fund expenses), fees for trades executed away from the custodian, mark-ups and mark-downs, spreads paid to market makers, wire transfer fees and other fees and taxes on brokerage accounts and securities transactions. Please refer below to Item 12, Brokerage Practices, for further information.

## **Compensation for Recommending the Wrap Fee Program**

LOWA has no arrangements in place whereby persons recommending the wrap fee program are entitled to receive additional compensation as a result of clients' participation.

Products & Services Available to Us From Schwab - Schwab Advisor Services (formerly called Schwab Institutional) is Schwab's business serving independent investment advisory firms like ours. They provide us and our clients with access to its institutional brokerage – trading, custody, reporting and related services – many of which are not typically available to Schwab retail customers. Schwab also makes available various support services. Some of those services help us manage or administer our clients' accounts while others help us manage and grow our business. Schwab's support services are generally available on an unsolicited basis and at no charge to us as long as we maintain a total of at least \$10 million of our clients' assets in accounts at Schwab. Schwab has eliminated commissions for online trades of equities, ETFs and options (subject to \$0.65 per contract fee). This means that, in most cases, when we buy and sell these types of securities, we will not have to pay any commissions to Schwab. We encourage you to review Schwab's pricing to compare the total costs of entering into a wrap fee arrangement versus a non-wrap fee arrangement. If you choose to enter into a wrap fee arrangement, your total cost to invest could exceed the cost of paying for brokerage and advisory services separately. To see what you would pay for transactions in a non-wrap account please refer to Schwab's most recent pricing schedules available at [schwab.com/aspricingguide](http://schwab.com/aspricingguide)

Services that Benefit Client - Schwab's institutional brokerage services include access to a broad range of investment products, execution of securities transactions, and custody of client assets. The investment products available through Schwab include some to which we might not otherwise have access or that would require a significantly higher minimum initial investment by our clients. Schwab's services described in this paragraph generally benefit clients.

Services that May Not Directly Benefit Clients - Schwab also makes available to us other products and services that benefit us but may not directly benefit the client or their account(s). These products and services assist us in managing and administering our clients' accounts. They include investment research, both Schwab's own and that of third parties. We may use this research to service all or some substantial number of our clients' accounts, including accounts not maintained at Schwab. In addition to investment research, Schwab also makes available software and other technology that:

- provides access to client account data (such as duplicate trade confirmations and account statements);
- facilitates trade execution and allocate aggregated trade orders for multiple client accounts;
- provides pricing and other market data;

- facilitates payment of our fees from our clients' accounts; and
- assists with back-office functions, recordkeeping and client reporting.

Schwab offers other services intended to help us manage and develop our business enterprise. These services include:

- educational conferences and events
- technology, compliance, legal, and business consulting;
- publications and conferences on practice management and business succession; and
- access to employee benefits providers, human capital consultants and insurance providers.

Schwab may provide some of these services itself. In other cases, it will arrange for third-party vendors to provide the services to us. Schwab may also discount or waive its fees for some of these services or pay all or a part of a third party's fees.

#### **Item 5: Account Requirements and Types of Clients**

We provide financial planning and portfolio management services to individuals, high net-worth individuals and some institutions. There is no minimum to become a client of LOWA.

#### **Item 6: Portfolio Manager Selection and Evaluation**

The wrap fee program offered by LOWA is sponsored by the firm, and LOWA is the only portfolio manager. The only fees covered under the wrap fee program are transaction fees associated with the purchase and sale of securities in an account managed by LOWA. All client accounts managed by LOWA, including wrap fee program clients, are managed with similar processes, although account recommendations may differ.

#### **Item 7: Client Information Provided to Portfolio Managers**

When evaluating the recommendations for a client, LOWA considers their income level/tax rate, risk tolerance, and overall financial picture to get a strong idea of what's best for them. With that in mind, LOWA makes recommendation around their investment management, noting the risk profile of the 3rd party manager and cost to the client. LOWA ensures all client questions are answered and they are fully aware of the risks involved in anything they are investing in.

#### **Item 8: Client Contact with Portfolio Managers**

Clients may contact LOWA, the only portfolio manager, at any time.

#### **Item 9: Additional Information**

#### **Disciplinary Information**

**A. Criminal or Civil Actions**

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LOWA and its management have not been involved in any criminal or civil action.

**B. Administrative Enforcement Proceedings**

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LOWA and its management have not been involved in administrative enforcement proceedings.

**C. Self-Regulatory Organization Enforcement Proceedings**

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LOWA and its management have not been involved in legal or disciplinary events that are material to a Client's or prospective Client's evaluation of LOWA or the integrity of its management.

**Other Financial Industry Activities and Affiliations**

**A. Broker-dealer**

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None of the principals of LOWA, nor any related persons are registered, or have an application pending to register, as a broker dealer or as an associated person of the foregoing entities.

**B. Futures Commission Merchant/Commodity Trading Advisor**

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None of the principals of LOWA, nor any related persons are registered, or have an application pending to register, as a futures commission merchant, commodity pool operator, a commodity trading advisor, or an associated person of the foregoing entities.

**C. Relationship with Related Persons**

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This item is not applicable.

**D. Recommendations of Other Advisers**

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LOWA may at times recommend unrelated, third party investment managers or professionals who have a greater expertise in certain disciplines when appropriate for the client. We do not receive any compensation from the unrelated, third party investment managers or professionals, nor do we charge any additional fee to our clients for the recommendation to selection of third party investment managers or professionals.

**Code of Ethics, Participation or Interest in Client Transactions and Personal Trading**

- A. A copy of the Code of Ethics is available upon request. Our Code of Ethics includes discussions of our fiduciary duty to clients, political contributions, gifts and entertainment.
- B. LOWA does not recommend to clients that they invest in any security in which LOWA or any principal thereof has any financial interest.
- C. Firm principals may at some point recommend, and choose to invest in a security in their personal account that is already in, or being considered for, a client account. Principals will not place personal trades before client trades in the same security.
- D. Firm Principals may at some point choose to invest in a security in their personal account at the same time that security is being traded for or being considered for, a client account. Principals will not place personal trades before client trades in the same security at the same time.

## **Review of Accounts**

All client profiles will be managed on an ongoing basis, with formal reviews with the client on at least an annual basis. However, it is expected that market conditions, changes in a particular client's account, or changes to a client's circumstances will trigger a review of accounts.

The annual review conducted by LOWA is intended to review asset allocation. All clients will receive statements and confirmations of trades directly from their custodians.

## **Client Referrals and Other Compensation**

LOWA engages independent solicitors to provide client referrals. If a client is referred to us by a solicitor, this practice is disclosed to the client in writing by the solicitor and LOWA pays the solicitor out of its own funds—specifically, LOWA generally pays the solicitor a portion of the advisory fees earned for managing the capital of the client or investor that was referred. The use of solicitors is strictly regulated under applicable federal and state law. LOWA's policy is to fully comply with the requirements of Rule 206(4)-3, under the Investment Advisers Act of 1940, as amended, and similar state rules, as applicable.

LOWA may receive client referrals from Zoe Financial, Inc through its participation in Zoe Advisor Network (ZAN). Zoe Financial, Inc is independent of and unaffiliated with LOWA and there is no employee relationship between them. Zoe Financial established the Zoe Advisor Network as a means of referring individuals and other investors seeking fiduciary personal investment management services or financial planning services to independent investment advisors. Zoe Financial does not supervise LOWA and has no responsibility for LOWA's management of client portfolios or LOWA's other advice or services. LOWA pays Zoe Financial an on-going fee for each successful client referral. This fee is usually a percentage of the advisory fee that the client pays to LOWA ("Solicitation Fee"). LOWA will not charge clients referred through Zoe Advisor Network any fees or costs higher than its standard fee schedule offered to its clients. For information regarding additional or other fees paid directly or indirectly to Zoe Financial Inc, please refer to the Zoe Financial Disclosure and Acknowledgement Form.

LOWA has contracted with AXG Advisors (AXG) whereby LOWA may refer its clients to AXG for long term care, term, and other types of insurance. To the extent insurance products are purchased through AXG by advisory clients, LOWA will receive a percentage of the commission earned by AXG, who issues the policy. This creates a conflict of interest as there is an incentive for LOWA to recommend insurance products based on the compensation received, rather than on clients' needs. Notwithstanding such conflict of interest, we address our fiduciary duty by recommending insurance products only where it is the best interest of clients, and after consultation with the client.

LOWA will perform and document periodic reviews of referral activity to confirm procedures are being followed. LOWA will make it clear to each client referred that the company may receive income from the arrangement.

## **Financial Information**

LOWA does not require the prepayment of fees more than six (6) months or more in advance and therefore has not provided a balance sheet with this brochure.

There are no material financial circumstances or conditions that would reasonably be expected to impair our ability to meet our contractual obligations to our clients.

## **Item 10: Requirements for State-Registered Advisers**

### **Guilian DiLeonardo**

Born: 1994

#### **Educational Background**

- 2017 - University of Miami
- Certified Financial Planner, CFP

#### **Business Experience**

- 6/2021 – Present, Liberty One Wealth Advisors, Co-Founder, Partner
- 9/2017 – 6/2021, Merrill Lynch, Investment Advisor and Registered Representative

#### **Other Business Activities**

Guilian DiLeonardo is not involved with outside business activities.

#### **Performance-Based Fees**

LOWA is not compensated by performance-based fees.

#### **Material Disciplinary Disclosures**

No management person at LOWA has ever been involved in an arbitration claim of any kind or been found liable in a civil, self-regulatory organization, or administrative proceeding.

#### **Material Relationships That Management Persons Have With Issuers of Securities**

LOWA, nor Guilian DiLeonardo, have any relationship or arrangement with issuers of securities, in addition to what is described in Item 10.

#### **Additional Compensation**

Guilian DiLeonardo does not receive any economic benefit from any person, company, or organization, in exchange for providing Clients advisory services through LOWA.

#### **Supervision**

Guilian DiLeonardo, as Chief Compliance Officer of LOWA, is responsible for supervision. He may be contacted at the phone number on this brochure supplement.

#### **Requirements for State Registered Advisers**

Guilian DiLeonardo has NOT been involved in an arbitration, civil proceeding, self-regulatory proceeding, administrative proceeding, or a bankruptcy petition.

### **Jacky Petit-Homme**

Born: 1987

#### **Educational Background**

- 2008 – University of Florida
- Certified Financial Planner, CFP

#### **Business Experience**

- 6/2021 – Present, Liberty One Wealth Advisors, Co-Founder, Partner
- 11/2015 – 6/2021, Merrill Lynch, Investment Advisor and Registered Representative

- 2/2015 – 8/2015, Wells Fargo, Registered Representative
- 6/2013 – 1/2015, PFS Investments Inc., Registered Representative

**Other Business Activities**

Jacky Petit-Homme owns two rental properties. Properties are not rented by clients of LOWA.

**Performance-Based Fees**

LOWA is not compensated by performance-based fees.

**Material Disciplinary Disclosures**

No management person at LOWA has ever been involved in an arbitration claim of any kind or been found liable in a civil, self-regulatory organization, or administrative proceeding.

**Material Relationships That Management Persons Have With Issuers of Securities**

LOWA, nor Jacky Petit-Homme, have any relationship or arrangement with issuers of securities, in addition to what is described in Item 10.

**Additional Compensation**

Jacky Petit-Homme does not receive any economic benefit from any person, company, or organization, in exchange for providing Clients advisory services through LOWA.

**Supervision**

Jacky Petit-Homme is supervised by Guilian DiLeonardo, Chief Compliance Officer of LOWA.

**Requirements for State Registered Advisers**

Jacky Petit-Homme has NOT been involved in an arbitration, civil proceeding, self-regulatory proceeding, administrative proceeding, or a bankruptcy petition.

**Fan Feng**

Born: 1995

**Educational Background**

- 2017 – Drexel University
- Certified Financial Planner, CFP

**Business Experience**

- 6/2021 – Present, Liberty One Wealth Advisors, Co-Founder, Partner
- 1/2019 – 6/2021, Merrill Lynch, Investment Advisor and Registered Representative
- 8/2018 – 12/2018, Citizens Securities, Inc., Investment Advisor and Registered Representative

**Other Business Activities**

Fan Feng is not involved with outside business activities.

**Performance-Based Fees**

LOWA is not compensated by performance-based fees.

**Material Disciplinary Disclosures**

No management person at LOWA has ever been involved in an arbitration claim of any kind or been found liable in a civil, self-regulatory organization, or administrative proceeding.

**Material Relationships That Management Persons Have With Issuers of Securities**

LOWA, nor Fan Feng, have any relationship or arrangement with issuers of securities, in addition to what is described in Item 10.

**Additional Compensation**

Fan Feng does not receive any economic benefit from any person, company, or organization, in exchange for providing Clients advisory services through LOWA.

**Supervision**

Fan Feng is supervised by Guilian DiLeonardo, Chief Compliance Officer of LOWA.

**Requirements for State Registered Advisers**

Fan Feng has NOT been involved in an arbitration, civil proceeding, self-regulatory proceeding, administrative proceeding, or a bankruptcy petition.

**Christopher Klein**

Born: 1994

**Educational Background**

- 2016 – University of Delaware
- Certified Financial Planner, CFP

**Business Experience**

- 2/2022 – Present, Financial Advisor
- 12/2018 – 2/2022, Merrill Lynch, Investment Advisor and Registered Representative
- 8/2016 – 11/2018, JP Morgan Chase, Audit Analyst

**Other Business Activities**

Christopher Klein is not involved with outside business activities.

**Performance-Based Fees**

LOWA is not compensated by performance-based fees.

**Material Disciplinary Disclosures**

No management person at LOWA has ever been involved in an arbitration claim of any kind or been found liable in a civil, self-regulatory organization, or administrative proceeding.

**Material Relationships That Management Persons Have With Issuers of Securities**

LOWA, nor Christopher Klein, have any relationship or arrangement with issuers of securities, in addition to what is described in Item 10.

**Additional Compensation**

Christopher Klein does not receive any economic benefit from any person, company, or organization, in exchange for providing Clients advisory services through LOWA.

**Supervision**

Christopher Klein is supervised by Guilian DiLeonardo, Chief Compliance Officer of LOWA.

**Requirements for State Registered Advisers**

Christopher Klein has NOT been involved in an arbitration, civil proceeding, self-regulatory proceeding, administrative proceeding, or a bankruptcy petition.

**Item 1: Cover Sheet**

**FORM ADV PART 2B**

# **Guilian DiLeonardo**

**LIBERTY ONE WEALTH ADVISORS**

2001 Market St, Suite 2500  
Philadelphia, PA 19103  
215-776-4918

**February 20, 2023**

**This Brochure Supplement provides information about Guilian DiLeonardo that supplements Liberty One Wealth Advisors Brochure. You should have received a copy of that Brochure. Please contact Guilian DiLeonardo at the number above if you did not receive Liberty One Wealth Advisors' Brochure or if you have any questions about the contents of this supplement.**

**Additional information about Guilian DiLeonardo is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

## **Item 2: Educational Background and Business Experience**

### **Guilian DiLeonardo**

**Born: 1994**

#### **EDUCATION:**

University of Miami  
B.S. in Finance & Entrepreneurship, 2017

Certified Financial Planner, CFP

#### **BUSINESS EXPERIENCE:**

Liberty One Wealth Advisors  
Co-Founder, Partner, 9/2021 - Present

Merrill Lynch  
Investment Advisor and Registered Representative, 9/2017 – 9/2021

## **Item 3: Disciplinary Information**

Mr. DiLeonardo has never been involved in an arbitration claim of any kind or been found liable in a civil, self-regulatory organization, or administrative proceeding.

## **Item 4: Other Business Activities**

Mr. DiLeonardo does not engage in any other investment-related business or occupation.

## **Item 5: Additional Compensation**

Other than salary, Mr. DiLeonardo does not receive any economic benefit from any person, company, or organization, in exchange for providing clients advisory services through LOWA.

## **Item 6: Supervision**

Mr. DiLeonardo, as Founder and Chief Compliance Officer of LOWA, is responsible for supervision. He may be contacted at the phone number on this brochure supplement. All employees of LOWA are required to follow the supervisory guidelines and procedures manual which are designed to ensure compliance with securities laws in the states where LOWA is registered.

## **Item 7: Requirements for State Registered Advisers**

Mr. DiLeonardo has not been involved in an arbitration, civil proceeding, self-regulatory proceeding, administrative proceeding, or a bankruptcy petition.

Item 1: Cover Sheet

FORM ADV PART 2B

# Jacky Petit-Homme

LIBERTY ONE WEALTH ADVISORS

2001 Market St, Suite 2500  
Philadelphia, PA 19103  
215-776-0223

February 20, 2023

**This Brochure Supplement provides information about Jacky Petit-Homme that supplements Liberty One Wealth Advisors Brochure. You should have received a copy of that Brochure. Please contact Jacky Petit-Homme at the number above if you did not receive Liberty One Wealth Advisors' Brochure or if you have any questions about the contents of this supplement.**

**Additional information about Jacky Petit-Homme is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

## **Item 2: Educational Background and Business Experience**

### **Jacky Petit-Homme**

**Born: 1987**

#### **EDUCATION:**

University of Florida  
B.S. in Telecommunications, 2008

Certified Financial Planner, CFP

#### **BUSINESS EXPERIENCE:**

Liberty One Wealth Advisors  
Co-Founder, Partner, 9/2021 - Present

Merrill Lynch  
Investment Advisor and Registered Representative, 11/2015 – 9/2021

Wells Fargo  
Registered Representative, 2/2015 – 8/2015

PFS Investments Inc.  
Registered Representative, 6/2013 – 1/2015

## **Item 3: Disciplinary Information**

Mr. Petit-Homme has never been involved in an arbitration claim of any kind or been found liable in a civil, self-regulatory organization, or administrative proceeding.

## **Item 4: Other Business Activities**

Mr. Petit-Homme owns two rental properties. Properties are not rented by clients of LOWA.

## **Item 5: Additional Compensation**

Other than salary, Mr. Petit-Homme does not receive any economic benefit from any person, company, or organization, in exchange for providing clients advisory services through LOWA.

## **Item 6: Supervision**

Mr. Petit-Homme, as Co-founder & Partner of LOWA, is supervised by Guilian DiLeonardo, Chief Compliance Officer of LOWA. All employees of LOWA are required to follow the supervisory guidelines and procedures manual which are designed to ensure compliance with securities laws in the states where LOWA is registered.

## **Item 7: Requirements for State Registered Advisers**

Mr. Petit-Homme has not been involved in an arbitration, civil proceeding, self-regulatory proceeding, administrative proceeding, or a bankruptcy petition.

**Item 1: Cover Sheet**

**FORM ADV PART 2B**

**Fan Feng**  
**LIBERTY ONE WEALTH ADVISORS**

2001 Market St, Suite 2500  
Philadelphia, PA 19103  
215-776-5048

**February 20, 2023**

**This Brochure Supplement provides information about Fan Feng that supplements Liberty One Wealth Advisors Brochure. You should have received a copy of that Brochure. Please contact Fan Feng at the number above if you did not receive Liberty One Wealth Advisors' Brochure or if you have any questions about the contents of this supplement.**

**Additional information about Fan Feng is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

## **Item 2: Educational Background and Business Experience**

**Fan Feng**

**Born: 1995**

### **EDUCATION:**

Drexel University  
B.S. in Finance, 2017

Certified Financial Planner, CFP

### **BUSINESS EXPERIENCE:**

Liberty One Wealth Advisors  
Co-Founder, Partner, 9/2021 - Present

Merrill Lynch  
Investment Advisor and Registered Representative, 1/2019 – 9/2021

Citizens Securities, Inc.  
Investment Advisor and Registered Representative, 1/2018 – 12/2018

## **Item 3: Disciplinary Information**

Ms. Feng has never been involved in an arbitration claim of any kind or been found liable in a civil, self-regulatory organization, or administrative proceeding.

## **Item 4: Other Business Activities**

Ms. Feng does not engage in any other investment-related business or occupation.

## **Item 5: Additional Compensation**

Other than salary, Ms. Feng does not receive any economic benefit from any person, company, or organization, in exchange for providing clients advisory services through LOWA.

## **Item 6: Supervision**

Ms. Feng, as Co-founder & Partner of LOWA, is supervised by Guilian DiLeonardo, Chief Compliance Officer of LOWA. All employees of LOWA are required to follow the supervisory guidelines and procedures manual which are designed to ensure compliance with securities laws in the states where LOWA is registered.

## **Item 7: Requirements for State Registered Advisers**

Ms. Feng has not been involved in an arbitration, civil proceeding, self-regulatory proceeding, administrative proceeding, or a bankruptcy petition.

# **LIBERTY ONE WEALTH ADVISORS**

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## **Privacy Notice**

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This notice is being provided to you in accordance with the Securities and Exchange Commission's rule regarding the privacy of consumer financial information ("Regulation S-P"). Please take the time to read and understand the privacy policies and procedures that we have implemented to safeguard your nonpublic personal information.

### **INFORMATION WE COLLECT**

LIBERTY ONE WEALTH ADVISORS must collect certain personally identifiable financial information about its clients to ensure that it offers the highest quality financial services and products. The personally identifiable financial information which we gather during the normal course of doing business with you may include:

1. information we receive from you on applications or other forms;
2. information about your transactions with us, our affiliates, or others;
3. information collected through an Internet "cookie" (an information collecting device from a web server); and
4. information we receive from a consumer reporting agency.

### **INFORMATION WE DISCLOSE**

We do not disclose any nonpublic personal information about our clients or former clients to anyone, except as permitted by law. We do not disclose your personal information to any third party for the purpose of allowing that party to market other products to you. In accordance with Section 248.13 of Regulation S-P, we may disclose all of the information we collect, as described above, to certain nonaffiliated third parties such as attorneys, accountants, auditors and persons or entities that are assessing our compliance with industry standards. We enter into contractual agreements with all nonaffiliated third parties that prohibit such third parties from disclosing or using the information other than to carry out the purposes for which we disclose the information.

### **CONFIDENTIALITY AND SECURITY**

We restrict access to nonpublic personal information about you to those employees who need to know that information to provide financial products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal standards to guard your nonpublic personal information.

**Item 1: Cover Sheet**

**FORM ADV PART 2B**

# **Christopher R. Klein**

**LIBERTY ONE WEALTH ADVISORS**

2001 Market St, Suite 2500  
Philadelphia, PA 19103  
215-776-5048

**February 20, 2023**

**This Brochure Supplement provides information about Christopher R. Klein that supplements Liberty One Wealth Advisors Brochure. You should have received a copy of that Brochure. Please contact Christopher R. Klein at the number above if you did not receive Liberty One Wealth Advisors' Brochure or if you have any questions about the contents of this supplement.**

**Additional information about Christopher R. Klein is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

## **Item 2: Educational Background and Business Experience**

### **Christopher R. Klein**

**Born: 1994**

#### **EDUCATION:**

University of Delaware

B.S. in Finance and Accounting, 2016

Certified Financial Planner, CFP, 2021

Chartered Retirement Planning Counselor, CRPC, 2021

#### **BUSINESS EXPERIENCE:**

Liberty One Wealth Advisors

Financial Advisor, 2/2022 - Present

Merrill Lynch

Investment Advisor and Registered Representative, 12/2018 – 2/2022

JP Morgan Chase

Audit Analyst, 8/2016 – 11/2018

## **Item 3: Disciplinary Information**

Mr. Klein has never been involved in an arbitration claim of any kind or been found liable in a civil, self-regulatory organization, or administrative proceeding.

## **Item 4: Other Business Activities**

Mr. Klein does not engage in any other investment-related business or occupation.

## **Item 5: Additional Compensation**

Other than salary, Mr. Klein does not receive any economic benefit from any person, company, or organization, in exchange for providing clients advisory services through LOWA.

## **Item 6: Supervision**

Mr. Klein is supervised by Guilian DiLeonardo, Chief Compliance Officer of LOWA. All employees of LOWA are required to follow the supervisory guidelines and procedures manual which are designed to ensure compliance with securities laws in the states where LOWA are registered.

## **Item 7: Requirements for State Registered Advisers**

Mr. Klein has not been involved in an arbitration, civil proceeding, self-regulatory proceeding, administrative proceeding, or a bankruptcy petition.