

# Form ADV Part 2A

## Brochure

ONE Advisory Partners, LLC (formerly known as “ONE Retirement, LLC”)

5440 W 110th St., Suite 300  
Overland Park, KS 66211  
[www.oneadvisorypartners.com](http://www.oneadvisorypartners.com)  
913-663-2376

January 17, 2024

This Brochure provides information about the qualifications and business practices of ONE Advisory Partners, LLC formerly known as “ONE Retirement, LLC (ONE). If you have any questions about the contents of this Brochure, please contact us at 913-663-2376. 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.

ONE is a registered investment adviser. Registration as an investment adviser does not imply any level of skill or training. The oral and written communications of an adviser provide you with information from which you determine whether to hire or retain an Adviser.

Additional information about ONE is also available via the SEC’s web site **[www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov)**.

## Item 2 – Material Changes

This Brochure dated January 17, 2024, is the annual amendment to the previously published Brochure of the ONE Advisory Partners, LLC (formerly known as “ONE Retirement, LLC”).

Since the filing of the firm’s annual update Brochure on February 20, 2023, we have made various minor updates to our Brochure but no materials changes were made.

Pursuant to SEC Rules, we will deliver to you a summary of any material changes to this and subsequent Brochures within 120 days of the close of our fiscal year. We may further provide other ongoing disclosure information about material changes as necessary. All such information will be provided to you free of charge.

Currently, our Brochure may be requested by contacting us at (913) 663-2376.

Additional information about ONE is also available via the SEC’s web site [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). The SEC’s web site also provides information about any persons affiliated with ONE who are registered as investment adviser representatives of the firm.

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## Item 4 – Advisory Business

ONE Advisory Partners, LLC (CRD # 161614) formerly known as “ONE Retirement, LLC” (ONE) is registered as an investment adviser with the United States Securities and Exchange Commission. ONE is based in Kansas and is organized as a limited liability company under the laws of the State of Kansas and the United States of America. ONE was organized as an LLC in 2011, but its affiliate, Sanders Booze & Company has been in business since 2003. ONE currently has 6 employees.

ONE’s principal office and place of business is located at 5440 W 110th St., Suite 300, Overland Park, KS 66211. Regular business hours are from 8:00am to 5:00pm Monday through Friday. The firm can be contacted by phone at (913) 663-2376 and by fax at (913) 273-2746. The firm’s primary web address is **[www.oneadvisorypartners.com](http://www.oneadvisorypartners.com)**.

Ronald Nelson Sanders and Jonathan Lawrence Booze, J.D., CFP®, AIF® are co-founders of the firm.

## **Private Client Services**

ONE provides services to individual investors and families. Private client services include a combination of financial planning services and investment management services. Financial planning may cover areas such as investment analysis, risk management, retirement planning, education funding and estate planning.

ONE's financial planning services may include consultations and/or written plans which analyze a client's financial situation and makes recommendations for strategies and methods of implementation of the strategies.

ONE's Private Client services also include providing investment management services (such as ongoing monitoring, review and trade implementation) on accounts generally maintained at a custodian. For some investment management engagements, ONE may use a sub-advisor or other type of platform provider to assist with implementation.

Because ONE is a registered investment adviser, we are required to meet certain fiduciary standards when providing investment advice to clients. Additionally, when we provide investment advice related to a retirement plan account or an individual retirement account, we are considered fiduciaries within the meaning of Title I of the Employee Retirement Income Security Act and/or the Internal Revenue Code, as applicable, which are laws governing retirement accounts. As such, we are required to act in your best interest and not put our interest ahead of yours, even though our compensation creates some conflicts with your interests in that the more you have us manage, the more we can earn. Our clients however are under no obligation to use services recommended by our associated persons. Furthermore, we believe that our recommendations are in the best interests of our clients and are consistent with our clients' needs.

As of December 31, 2023, ONE managed approximately \$203,101,708 in assets on a discretionary basis.

## **Item 5 – Fees and Compensation**

### **Private Client Services**

ONE charges a maximum Private Client fee of 1.50% for investment management services, which may be negotiable depending on factors such as the amount of assets under management, the client's current financial situation, whether a sub-advisor is used, or complexity of the client's portfolio holdings. ONE charges a minimum annual fee of \$6,000 but may waive the requirement at its discretion.

One-fourth of the annual fee is due quarterly. The fee will generally be due at the end of each billing

quarter unless terminated prior to the end of a quarter. Fees are generally deducted directly from the client's account. Clients must provide the custodian with written authorization to have fees deducted from the account and paid to ONE. The custodian will send client statements at least quarterly showing all disbursements for the account, including the amount of the advisory fee, if deducted directly from the account. The exact fee schedule charged to a client, which may be equal to or lower than the firm's fee published schedule, will be quoted and disclosed in the agreement for services prior to commencing such services. Upon termination of an agreement, any investment management fees paid in advance will be prorated and any unearned fees will be refunded. Clients subject to the minimum fee may choose to pay the fee on a monthly basis via credit card or ACH.

At its discretion, ONE may offset or waive its fees for services provided to certain clients and people that are affiliated with ONE. These clients include ONE officers, partners, employees, independent contractors, and their family members. ONE may also offer group pricing discounts.

All investment management fees paid to ONE are separate and unrelated to any fees or expenses assessed by mutual funds or exchange traded funds, or to any trade commission or platform fee charged by an account custodian. Information pertaining to fund-generated fees and expenses can be found in mutual fund and exchange traded fund prospectuses. Additional fees from the use of third-party services or outside managers may also apply but such fees will be disclosed to clients by ONE in advance. When recommending or selecting investments, outside managers, investment platforms, etc., for its clients, ONE considers different qualitative factors and benefits to the client in addition to cost, whether costs are borne by ONE or the client.

ONE also offers financial planning services on a stand-alone basis or in conjunction with an investment management engagement. Fees charged for financial planning services are quoted in advance and may be charged on an hourly basis or at a fixed amount. Quoted fixed fees will be based on the complexity and level of service provided on a case by case basis. As mentioned above, services may include planning in areas such as education funding, retirement planning, estate planning, risk management, employee benefits planning, tax planning, tax preparation, etc. Since each of these areas can vary in complexity depending on the complexity of the client's financial situation, cost will vary as well. Fees are negotiable depending on the circumstances of the engagement, location, etc. For financial planning services provided in conjunction with advisory services, fees are billed at an annual fixed fee amount and generally do not exceed \$10,000 per year, but may be waived or reduced at the firm's discretion.

Fees are generally billed directly to the client and may be billed fully in advance or in arrears with a portion billed in advance. Should a client terminate an engagement prior to completion, unearned fees paid in advance will be refunded on a prorated basis based on the amount of work completed.

All financial planning fees paid to ONE are generally separate and unrelated to any fees or expenses

assessed by any broker, custodian, or other outside party, but ONE may elect to include certain outside fees or expenses at its discretion in limited instances. ONE may also charge a reporting fee (approximately \$15/quarter) at its discretion for smaller accounts.

## Item 6 – Performance-Based Fees and Side-By-Side Management

ONE does not charge performance-based fees (fees based on a share of capital gains on or capital appreciation of the assets of a client) for private client accounts, and consequently does not simultaneously manage performance based and non-performance based accounts.

## Item 7 – Types of Clients

ONE provides portfolio management services to individuals, trusts, estates, charitable organizations and business entities.

For its services, ONE generally requires a relationship minimum of \$500,000 for individual clients and a minimum annual fee of \$6,000. ONE may waive the foregoing minimums at its discretion. The foregoing minimum may be waived by ONE at its discretion.

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

Related to private client accounts, ONE's general investment strategy, consistent with the tenets of modern portfolio theory, is to attempt to reduce risk and volatility by building globally diversified portfolios.

To implement this strategy, ONE uses both fundamental and technical investment analysis. While ONE generally does not engage in transactions that meet the technical definition of a short sale, ONE may from time to time engage in transactions (primarily by purchasing an exchange-traded fund) that have the effect of shorting a security or an asset class. ONE may also engage in transactions (primarily by purchasing an exchange-traded fund) that utilize leverage. For some investment management engagements, ONE may use a sub-advisor or other outside platform provider to assist with implementation.

Investing in securities involves risk of loss that clients should be prepared to bear. Such risks include market risk, interest rate risk, currency risk, and political risk, among others. Certain trading strategies can affect investment performance through increased brokerage and other transactions. Each client's propensity for risk however is thoroughly evaluated, documented, and considered

throughout the portfolio implementation process.

## Item 9 – Disciplinary Information

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to the evaluation of the firm or the integrity of our management. Neither SBCA nor ONE are currently subject to, nor has ever been subject to, any legal or disciplinary events of a material nature.

## Item 10 – Other Financial Industry Activities and Affiliations

Ronald Sanders and Jonathan Booze cofounded, manage, and are investment adviser representatives of an affiliated SEC registered investment advisory firm, Sanders Booze Capital Advisors, LLC, (SBCA) located in Overland Park, Kansas.

Although SBCA's client relationships have moved to ONE, SBCA continues to provide investment advisory services to ONE. SBCA also continues to maintain a referral agreement with Russell Financial Services Inc. ("RFS"), from whom SBCA receives a referral fee for clients that it referred to RFS. Because ONE may use or recommend mutual funds managed by Russell Investment Management Company, the parent of RFS, in client accounts, a potential conflict of interest exists. However, ONE's use of, or recommendations related to, mutual funds, including those managed affiliates of RFS, are based solely on the individual needs of the client.

An investment adviser representative of ONE, Mr. Daniel J. Miller, also functions as an independent financial planner for Blend Financial, Inc., a separately owned registered investment adviser, which conducts business under the name "Origin Financial". Financial services provided through Origin Financial will result in compensation to Mr. Miller. Clients of ONE are under no obligation to purchase services under this arrangement.

## Item 11 – Code of Ethics

### **Code of Ethics**

ONE has adopted a Code of Ethics expressing the firm's commitment to ethical conduct. ONE's Code of Ethics describes the firm's fiduciary duties and responsibilities to clients. The Code also requires compliance with applicable securities laws and details possible disciplinary measures for violations. ONE will provide a complete copy of its Code of Ethics to any client upon request to the firm.

### **Trading Conflicts of Interest**

Individuals associated with ONE are permitted to buy or sell securities for their personal accounts identical to or different than those recommended to clients. However, no person employed by ONE is

allowed to favor his or her own interest over that of a client or make personal investment decisions based on the investment decisions of advisory clients.

In order to address potential conflicts of interest, ONE requires that associated persons with access to advisory recommendations provide annual securities holdings reports and quarterly transaction reports to the firm's Chief Compliance Officer. ONE also requires prior approval from the Chief Compliance Officer for investing in any IPOs or private placements (limited offerings).

## Item 12 – Brokerage Practices

ONE does not maintain custody of client assets. Instead, we require all client assets be maintained in an account at a non affiliated "qualified custodian", generally a broker dealer or bank. ONE generally recommends that its private clients establish brokerage/custodial accounts with Charles Schwab and Co., Inc., ("Charles Schwab"), or Fidelity Institutional, a division of Fidelity Investments, but assets may be held elsewhere.

While ONE may recommend certain brokers or custodians, you will ultimately decide whether to open your account with a specific broker or custodian by entering into an account agreement directly with them. Although ONE cannot actually open accounts for you, we can assist you in opening an account.

When recommending brokers or custodians for its clients, ONE considers many different factors including quality of service, services offered, execution quality, transaction costs, reputation of the firm, financial resources, and stability, among others. In determining the reasonableness of a broker's compensation, we consider the overall cost to you relative to the benefits you receive, both directly and indirectly, from the broker.

### **Your Brokerage and Custody Costs**

Our private clients receive various services directly from our custodians. For our clients' accounts that our custodians maintain, the custodians generally do not charge separately for custody services but instead are compensated by charging platform fees and or commissions or other fees on trades that they execute or trades that are executed by other brokers to and from the custodial accounts. Fees applicable to our client accounts are based on the level of assets maintained by our firm. We feel this benefits you because we expect the overall rates you pay will be lower than they might be otherwise.

Since our custodians may charge you a fee for each trade that we have executed by a different broker-dealer, we have the custodians execute most trades for your account in order to minimize your trading costs.

We have determined that having the custodians execute most trades is consistent with our duty to seek "best execution" of your trades. Best execution means seeking the most favorable terms for a



transaction based on all relevant factors, including those listed above.

## **Products and Services Available to Us from Brokers/Custodians**

Our custodians provide us and our clients with access to its institutional brokerage services like trading, custody, reporting, and related services, many of which are not typically available to retail customers. Our custodians also make available various support services, some of which may help us manage or administer our clients' accounts, while others may help us manage and grow our business.

Our custodians' institutional brokerage services which benefit you directly include access to a broad range of investment products, execution of securities transactions, and asset custody. The investment products available through our custodian include some to which we might not otherwise have access or that would require a significantly higher minimum initial investment by our clients.

Our custodians also make available to us other products and services that benefit us but may not directly benefit you or your account. These products and services assist us in managing and administering our clients' accounts. They include investment research, both the custodian's own and that of third parties. We may use this research to service all or a substantial number of our clients' accounts, including accounts not maintained at the custodian. In addition to investment research, the custodian also makes available software and other technology that provide access to client account data, facilitates trade execution 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.

Our custodians also offer other services intended to help us manage and further develop our business. These services include educational conferences and events, consulting on technology, compliance, legal, and business needs, publications and conferences on practice management and business succession, and access to employee benefits providers, human capital consultants, and insurance providers.

The availability of these services from our custodian benefits us because we do not have to produce or purchase them. Of course, this may give us an incentive to recommend that you maintain your account with our custodian based on our interests rather than yours, which is a potential conflict of interest. We believe, however, that our selection of custodians is in the best interests of our clients, and is primarily supported by the scope, quality, and price of our custodians' services and not those services that benefit only us.

## **Aggregation of Transactions**

ONE may, from time to time, aggregate client orders into blocks in order to facilitate more efficient account management and execution, and in order to be able to treat clients more equitably. When aggregating orders, an average price is given to all participants in the block, or other measures are

taken, in order to treat all accounts fairly.

## Item 13 – Review of Accounts

### Reviews of Accounts

ONE conducts multiple types of reviews. First, securities that are held in private client accounts and asset allocation models that are used to allocate private client accounts are reviewed by the Chief Investment Officer of ONE on an ongoing basis, but not less than quarterly. Second, client accounts are generally reviewed relative to the client's situation on at least an annual basis by the assigned investment adviser representative. This annual review typically includes assessing client goals and objectives, evaluating the employed strategy, monitoring the portfolio, and addressing the need to rebalance. ONE will also periodically review the client's financial plan and risk profile and discuss the investment strategy of each client's accounts with the client to the extent appropriate.

Additional account reviews may be triggered by a specific client request, by a change in client goals or objectives, by an imbalance in a portfolio asset allocation, or by market or economic conditions.

All ongoing clients are advised that it remains their responsibility to advise us of any changes in their investment objectives and/or financial situation.

### Regular Reports Provided to Clients

Private clients are provided with account statements from their custodian on at least a quarterly basis which list account holdings and transactions for the period. Private clients may also be provided with access to electronic performance reports on demand that detail current market value, gain/loss reporting, transactions, performance relative to market benchmarks, and overall portfolio allocation. We urge clients to carefully review custodial statements and compare them to reports provided by us.

## Item 14 – Client Referrals and Other Compensation

ONE receives economic benefits from our custodians in the form of the support products and services that are made available to us and to other independent investment advisors. These products and services, how they benefit us, and the related conflicts of interest are described in Item 12 above. The availability to us of our custodian's products and services is not based on us giving particular investment advice, such as buying particular securities for our clients.

ONE may also receive economic benefits through referring clients or prospective clients to unrelated investment advisory firms or institutional pension consultants. When ONE does so, ONE may be

paid a portion of the fees generated by the referred prospect. Such arrangements are structured to be in compliance with applicable securities laws. Investors are advised that ONE may have a conflict of interest by referring those third-party investment advisors or institutional consultants that have agreed to pay a portion of their advisory fee to ONE.

ONE may also pay individuals or other professional entities to refer clients to us via a Solicitor's Agreement. Such agreements are structured to be in compliance with applicable securities laws. Each client is provided a disclosure statement prior to or at the time of entering into any advisory contract which describe the specific compensation arrangement. The advisory fee charged to clients will not increase as a result of the referral arrangement.

## Item 15 – Custody

As mentioned in Item 12 above, ONE does not hold client assets, but instead requires that all client assets be maintained in an account at a non affiliated “qualified custodian”. ONE generally recommends that its private client accounts establish brokerage/custodial accounts with Charles Schwab & Co, Inc., but assets may be held elsewhere.

Although we do not hold assets, we may have limited control in some instances to trade on a client's behalf, to deduct advisory fees from a client's account with client authorization, or to request disbursements although various types of written authorizations are required depending on the type of disbursements.

Account statements will be delivered or made available directly from their custodian at least quarterly, which will be sent to the email or postal mailing address provided by the client, or will be made available on the custodian's client web portal. We urge clients to carefully review these custodial statements when received and compare them to reports received from us.

## Item 16 – Investment Discretion

ONE will accept discretionary authority to manage securities accounts on behalf of private client accounts.

When granted authority to manage accounts, ONE customarily has the authority to determine which securities and the amounts that are bought or sold. Any discretionary authority accepted by ONE however is subject to the client's risk profile and investment objectives, and may be limited by any other limitations provided by the client in writing.

ONE will not exercise any discretionary authority until it has been given authority to do so in writing. Such authority is granted in the written agreement between ONE and the client, and is also

granted in the written agreement with the third party custodian.

ONE will not exercise any discretionary authority until it has been given authority to do so in writing.

## Item 17 – Voting Client Securities

ONE does not vote proxies on behalf of clients.

## Item 18 – Financial Information

Registered investment advisers are required in some cases to provide certain financial information and or disclosures about their financial condition. For example, if the firm requires prepayment of fees for six months in advance, has custody of client funds, or has a condition that is reasonably likely to impair its ability to meet its contractual commitments to its clients, it must provide financial information and make certain disclosures.

ONE has no financial or operating conditions which trigger such additional reporting requirements.

# Form ADV Part 2B

## Brochure Supplement

Jonathan L. Booze, J.D., CFP®, AIF®

ONE Advisory Partners, LLC (formerly known as “ONE Retirement, LLC”)

5440 W 110th St., Suite 300  
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This Brochure Supplement provides information about Jonathan L. Booze that supplements the ONE Advisory Partners, LLC (ONE) Brochure, which you should have received. Please contact us at (913) 663-2376 if you did not receive the ONE Brochure or if you have any questions about it or the contents of this supplement.

Additional information about Mr. Booze is available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## Item 2 – Educational Background and Business Experience

Jonathan L. Booze, born in 1970, co-founded ONE Advisory Partners, LLC (formerly known as “ONE Retirement, LLC”) and is a member of the firm. He also co-founded Sanders Booze & Company, an affiliate of ONE Advisory Partners, LLC, in 2003 and currently serves as a Principal of that firm.

Mr. Booze worked for American Century Investments as an Investor Relations representative (1992 – 1996), practiced law with the Employee Benefits and Executive Compensation Group of Husch Blackwell LLP (then generally known as Blackwell Sanders LLP) (1999 – 2003), practiced law with the Stockton Law Offices L.L.C. (2003 - 2004), and is Vice-President of Sanders Booze & Co (2003 – Present) (parent company of Sanders Booze Capital Advisors, LLC) and of Sanders Booze Capital Advisors, LLC (2008 – Present). Mr. Booze has also served as the business director of a Kansas City-based non-profit (2013 - 2016).

Mr. Booze became a CFP® professional in 2004. The CERTIFIED FINANCIAL PLANNER™ designation is a professional certification granted by the CFP Board. To attain the right to use the CFP® mark, an individual must meet certification requirements in four areas:

- Education: The initial two-part education requirement includes both (1) completing coursework on financial planning through a CFP Board Registered Program, and (2) holding a bachelor's degree or higher from an accredited college or university. Thereafter, the certificant must complete 30 hours of continuing education each reporting period.
- Exam: The certificant must also pass the CFP® exam which is administered in two 3 hour sections and consists of stand-alone and scenario-based questions, as well as questions associated with case studies.
- Experience: There is also an experience requirement of either 6,000 hours of professional experience related to the financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.
- Ethics: Certificants agree to be bound by the Code of Ethics and Standards of Conduct.

For additional information, please visit <https://www.cfp.net/why-cfp-certification/the-standard-of-excellence>.

Mr. Booze earned the AIF® designation in 2006. The AIF® (Accredited Investment Fiduciary) is a professional certification granted by the Center for Fiduciary Studies. To attain the right to use the AIF® mark, an individual must pass a comprehensive exam, complete 6 hours of continuing education hours every year and continue to agree to be bound by the Code of Ethics.

Mr. Booze received a B.A. in Oxbridge Institutions & Policy from William Jewell College in 1992, a M.B.A. with emphasis in finance from the Bloch School of Business at the University of Missouri-Kansas City in 1996, and a Juris Doctor from University of Kansas School of Law in 1999.

### Item 3 – Disciplinary Information

Mr. Booze is currently not subject to, nor has ever been subject to, any legal or disciplinary events of a material nature.

### Item 4 – Other Business Activities

Mr. Booze is an attorney licensed in both Kansas and Missouri and serves as of counsel to a local law firm in the Kansas City area. Mr. Booze may refer clients to the law firm for legal services from time to time. While he generally does not receive a fee for referring clients to the law firm, his agreement with the law firm contemplates that he can be paid a referral fee.

While Mr. Booze and ONE Advisory Partners, LLC will endeavor at all times to put the interest of clients first as part of its fiduciary duty, clients should be aware of Mr. Booze's affiliation and that the receipt of additional compensation creates a potential conflict of interest and may affect the judgment of individuals who make recommendations. However, we believe that our recommendations are in the best interests of our clients and are consistent with our clients' needs. In addition, our clients are under no obligation to utilize the services of the law firm.

Mr. Booze has no other business activities.

### Item 5 – Additional Compensation

Mr. Booze does not receive any economic benefits, sales awards, or other compensation in connection with providing advisory services to clients.

### Item 6 – Supervision

Mr. Booze reports to Ronald Sanders, CEO of the firm, whose contact information is listed above.

# Form ADV Part 2B

## Brochure Supplement

Ronald N. Sanders

ONE Advisory Partners, LLC (formerly known as “ONE Retirement, LLC”)

5440 W 110th St., Suite 300  
Overland Park, KS 66211  
[www.oneadvisorypartners.com](http://www.oneadvisorypartners.com)  
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January 17, 2024

This Brochure Supplement provides information about Ronald N. Sanders that supplements the ONE Advisory Partners, LLC (ONE) Brochure, which you should have received. Please contact us at (913) 663-2376 if you did not receive the ONE Brochure or if you have any questions about it or the contents of this supplement.

Additional information about Mr. Sanders is available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).



## Item 2 – Educational Background and Business Experience

Ronald N. Sanders, born in 1965, co-founded ONE Advisory Partners, LLC (formerly known as “ONE Retirement, LLC”) and currently serves as CEO and a principal of the firm. He also co-founded Sanders Booze & Company, an affiliate of ONE Advisory Partners, LLC, in 2003 and currently serves as a Principal of that firm also.

Mr. Sanders has served as an officer in the United States Navy Reserve. Mr. Sander’s career includes various managerial positions and serving as an equity analyst for American Century Investments (1990 – 2000); being a consultant for DeMarche Associates, a national retirement plan and corporate finance consulting firm (2001-2003), and serving as President of Sanders Booze & Co. (2003 – Present) (parent company of Sanders Booze Capital Advisors, LLC) and President of Sanders Booze Capital Advisors, LLC (2008 to Present).

Mr. Sanders received a BA degree in Economics from Central Missouri State University and an MBA from in Finance from Rockhurst University.

## Item 3 – Disciplinary Information

Mr. Sanders is currently not subject to, nor has ever been subject to, any legal or disciplinary events of a material nature.

## Item 4 – Other Business Activities

Mr. Sanders has no other business activities.

## Item 5 – Additional Compensation

Mr. Sanders does not receive any economic benefits, sales awards, or other compensation in connection with providing advisory services to clients.

## Item 6 – Supervision

Mr. Sanders is a principal and Chief Compliance Officer of the firm and consequently does not report to a supervisor.

# Form ADV Part 2B

## Brochure Supplement

Daniel J. Miller, CFP®

ONE Advisory Partners, LLC (formerly known as “ONE Retirement, LLC)

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January 17, 2024

This Brochure Supplement provides information about Daniel J. Miller, CFP® that supplements the ONE Advisory Partners, LLC (ONE) Brochure, which you should have received. Please contact us at (913) 663-2376 if you did not receive the ONE Brochure or if you have any questions about it or the contents of this supplement.

Additional information about Mr. Miller is available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## Item 2 – Educational Background and Business Experience

Daniel J Miller, CFP®, born in 1968, joined ONE Advisory Partners, LLC (formerly known as “ONE Retirement, LLC”) in 2015 as an Investment Adviser Representative. In 2021, Mr. Miller also began providing financial planning services as an independent financial planner for Blend Financial, Inc., a separately owned registered investment adviser, which conducts business under the name "Origin Financial".

Prior to joining the firm, Mr. Miller was an Investment Adviser Representative with Cambridge Investment Research Advisors, Inc. from 2005 through 2015, and was affiliated with Cambridge Investment Research, Inc. from 2002 through 2015. During that period Mr. Miller operated his practice under the business name "Miller Financial Services".

Mr. Miller became a CFP® professional in 2006. The CERTIFIED FINANCIAL PLANNER™ designation is a professional certification granted by the CFP Board. To attain the right to use the CFP® mark, an individual must meet certification requirements in four areas:

- Education: The initial two-part education requirement includes both (1) completing coursework on financial planning through a CFP Board Registered Program, and (2) holding a bachelor's degree or higher from an accredited college or university. Thereafter, the certificant must complete 30 hours of continuing education each reporting period.
- Exam: The certificant must also pass the CFP® exam which is administered in two 3 hour sections and consists of stand-alone and scenario-based questions, as well as questions associated with case studies.
- Experience: There is also an experience requirement of either 6,000 hours of professional experience related to the financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.
- Ethics: Certificants agree to be bound by the Code of Ethics and Standards of Conduct.

For additional information, please visit <https://www.cfp.net/why-cfp-certification/the-standard-of-excellence>.

Mr. Miller received a Bachelor of Business Degree in Finance from the University of San Diego in 1990.

## Item 3 – Disciplinary Information

Mr. Miller is currently not subject to, nor has ever been subject to, any legal or disciplinary events of a material nature.

## Item 4 – Other Business Activities

Mr. Miller is a licensed insurance agent and may also offer clients advice or recommendations related to insurance products. Any insurance product placed through associated persons of the firm may generate standard and customary insurance commissions and other compensation, a portion of which may be received by associated persons of the firm.

Mr. Miller also functions as an independent financial planner for Blend Financial, Inc., a separately owned registered investment adviser, which conducts business under the name "Origin Financial". Financial services provided through Origin Financial will result in compensation to Mr. Miller. Clients of ONE are under no obligation to purchase services under this arrangement.

While the firm will endeavor at all times to put the interest of clients first as part of its fiduciary duty, clients should be aware that the receipt of additional compensation creates a potential conflict of interest and may affect the judgment of individuals who make recommendations. However, our clients are under no obligation to purchase products or services recommended by or provided through our associated persons. We believe that our recommendations are in the best interests of our clients and are consistent with our clients' needs.

Mr. Miller has no other business activities.

## Item 5 – Additional Compensation

Mr. Miller receives compensation for providing financial planning services as an independent financial planner but does not receive any other economic benefits, sales awards, or other compensation in connection with providing advisory services to clients.

## Item 6 – Supervision

Mr. Miller reports to Ronald Sanders, CEO and Chief Compliance Officer of the firm, whose contact information is listed above.

# Form ADV Part 2B

## Brochure Supplement

Michele Lee Gawthrop, CFP®

ONE Advisory Partners, LLC (formerly known as “ONE Retirement, LLC)

5440 W 110th St., Suite 300  
Overland Park, KS 66211  
www.oneadvisorypartners.com  
913-663-2376

January 17, 2024

This Brochure Supplement provides information about Michele Lee Gawthrop, CFP® that supplements the ONE Advisory Partners, LLC (ONE) Brochure, which you should have received. Please contact us at (913) 663-2376 if you did not receive the ONE Brochure or if you have any questions about it or the contents of this supplement.

Additional information about Mrs. Gawthrop is available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## Item 2 – Educational Background and Business Experience

Michele Lee Gawthrop, CFP®, born in 1984, joined ONE Advisory Partners, LLC (formerly known as “ONE Retirement, LLC”) in 2013 as a Client Administrator.

Prior to joining the firm, Mrs. Gawthrop was an Accounting/ Administrative Assistant at Gems of Fruit from 2012 through 2013 and a Server at Freddy T’s from 2011 through 2013. She was an Auto Liability Adjuster for Farmers Insurance from 2011 through 2012 and a Customer Service Claims Representative for Vangent from 2009 to 2011.

Mrs. Gawthrop received a Bachelor’s Degree in Economics from the University of Kansas in 2008.

Mrs. Gawthrop became a CFP® professional in 2020. The CERTIFIED FINANCIAL PLANNER™ designation is a professional certification granted by the CFP Board. To attain the right to use the CFP® mark, an individual must meet certification requirements in four areas:

- Education: The initial two-part education requirement includes both (1) completing coursework on financial planning through a CFP Board Registered Program, and (2) holding a bachelor's degree or higher from an accredited college or university. Thereafter, the certificant must complete 30 hours of continuing education each reporting period.
- Exam: The certificant must also pass the CFP® exam which is administered in two 3 hour sections and consists of stand-alone and scenario-based questions, as well as questions associated with case studies.
- Experience: There is also an experience requirement of either 6,000 hours of professional experience related to the financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.
- Ethics: Certificants agree to be bound by the Code of Ethics and Standards of Conduct.

For additional information, please visit <https://www.cfp.net/why-cfp-certification/the-standard-of-excellence>.

## Item 3 – Disciplinary Information

Mrs. Gawthrop is currently not subject to, nor has ever been subject to, any legal or disciplinary events of a material nature.

## Item 4 – Other Business Activities

Mrs. Gawthrop has no other business activities.

## Item 5 – Additional Compensation

Mrs. Gawthrop does not receive any economic benefits, sales awards, or other compensation in connection with providing advisory services to clients.

## Item 6 – Supervision

Mrs. Gawthrop reports to Ronald Sanders, CEO and Chief Compliance Officer of the firm, whose contact information is listed above.