

Onesta Wealth Management



Our Exclusive
5 Key Elements

+



Our Stewardship

=



Future YOU
Earned

Income



Taxation



Risk



Estate



Legacy



Helping Families Thrive™

FINANCIAL PLANNING:

Under your direction, our financial planning team will analyze your current financial situation and suggest areas of potential improvement.

Our financial planning services are available on a one-to-one, personalized basis and include risk, income and cost planning, and probability of success analyses.

By taking the time to understand our clients' financial and lifestyle needs and aspirations, we aim to align our advice in the same direction as our clientele.

INVESTMENT PHILOSOPHY:

In our opinion, the key to consistent investment returns and volatility reduction is Asset Allocation — a focus on dynamically selecting the most attractive areas to invest in while avoiding the riskiest, taking into account the ever-changing economic and investment environment.

ONESTA—DEFINED:

In Italian Onesta means truth, honesty and virtue. We formed Onesta based on these principles.



Who is Onesta Wealth Management?

Onesta Wealth Management, LLC is an independently owned, California based Registered Investment Adviser whose goal is to restore investor trust and confidence in the financial system through the creation of client relationships based on full fiduciary disclosure and transparency of action.

Investors deserve a credible alternative source of advice compared to those products offered by the major financial corporations who have been described as "too big to fail." As an independent organization, Onesta has the freedom to offer unbiased advice without the potential for conflicts of interest often present within larger broker dealers.

By adopting the fiduciary standard as OUR guiding "standard of client care," Onesta is required to put the interests of clients first and fully disclose associated costs and potential conflicts of interest. In our opinion, this is a higher standard of care than the "Brokerage Suitability" standard that most large company brokers still follow.

We appreciate and respect how hard you've worked and saved throughout your life. With that in mind, we take our role as the financial advisor of your pre- and post-retirement goals very seriously.



Let's talk - there is always a complementary consultation we can provide to you.



Responsiveness:

When you have questions or queries requiring an answer, we will provide a response within 4 working hours. We will attempt to be proactive, approachable, and responsive to the needs of our clients. If you feel we have failed to live up to these, or any other expectations, we promise to pass your comments to our C.E.O., so prompt corrective action will be taken.

Privacy and Confidentiality:

Onesta Wealth Management respects your right to privacy and security. We will treat all of your personal information as private and confidential within our company. We will only share this information with associates when necessary for the effective management of your account.

Personal Account Management:

We will provide a clear and accurate summary of your account on a quarterly basis. We will also provide you with the current position of your account, on request. We will strive to make your financial transactions easier and more convenient.

OUR CLIENT SERVICE MISSION:

At Onesta Wealth Management, we believe that our client is top priority. We wish to engage in a friendly, yet professional relationship whereby you feel we are providing a beneficial and convenient service. We strive to conduct all aspects of our service with integrity, honesty, and consistency.

CLIENT CONTACT:

We aim to answer your call promptly and courteously, with a real human being, not a recorded message, provided your call is between 8:30am and 5:00pm, Monday through Friday (excluding market holidays).

TRANSPARENCY OF SERVICES:

We will provide fair and accurate disclosure relating to all our services.

If there is anything you see that we could do better, inform us. We take every comment seriously and strive to provide the finest service you deserve.





Five Key Elements



We have an exclusive five key element planning process. Like spokes on a wheel, if one element is weak then there may be a pending failure. Wealth Management & Retirement Planning can be complex. We have seen people who have been surprised by the challenges they face in retirement. When the first spouse passes away the surviving spouse is often tossed into a whirlwind. A whirlwind of paperwork and financial reality checks.

● — Retirement Income:

We all want one thing in life – that is to be self-sufficient. Napoleon Hill in his book, *Think and Grow Rich*, discovered that there are six basic fears in life. People approaching and in retirement often experience all six of these core fears.

- #6 Fear of Death
- #5 Fear of Old Age
- #4 Fear of Loss of Love
- #3 Fear of Ill Health
- #2 Fear of Criticism
- #1 Fear of Poverty

Our highest priority is working to produce income that lasts longer than our clients. We are sure you would agree that achieving self-sufficiency is a worth while commitment.

Our planning takes into account your current investments, your retirement goals and unforeseen expenses. With these in mind we determine what is your probability of having money leftover when you die.

Question: Would this information be useful to you?

The #1 fear is that of poverty—said in another way, running out of money before you die.

POSSIBLE SOURCES OF INCOME:

- **Social Security:**

For those who have their 40 quarters in this can be a good foundation. It was never intended to be the source of income during retirement.

- **Pension:**

In this day and age pensions are almost non-existent. We do have some people coming into the office who still have this as a possible source of income. The overwhelming majority however are on their own. Creating a personal pension plan is one option we will explore with clients.

- **Retirement Savings:**

Retirement savings or life savings are often the source of money people have. This could be IRAs, 401(k)s or brokerage accounts.

- **Public Assistance:**

As you might realize – this is not the goal. It is what happens when planning does not work or perhaps there was a failure to plan.

—Income Tax Planning:

Taxes—you simply can't ignore them. What have you and your financial professional done to reduce your taxes? Our favorite saying is, a penny saved is a penny earned. The one of biggest challenge people's retirement assets face is how infested they are with taxes.

—Risk Reduction:

Risk—the worst kind of risk is the one you can't see. In retirement there are many risks you will face. The largest risks usually are in the area of health care and extended care planning. If you are under protected with your various insurances you may be surprised. We provide education regarding the various risks and solutions. We make it possible to make informed decisions.

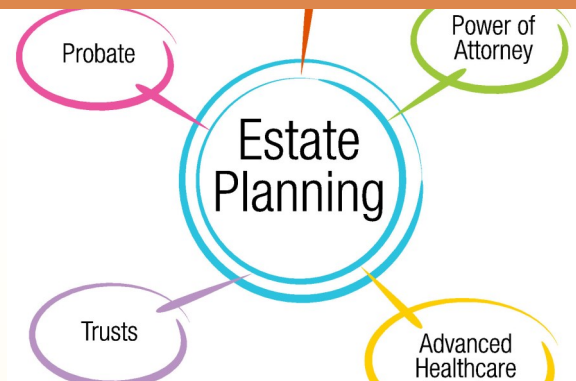
—Estate Planning:

You may have heard of Living Trusts and how they work. We look to see if you have or need a living trust and if it is setup properly. If you don't have a Living Trust and durable powers of attorney you can work with one or our legal team members.

—Legacy Planning:

A typical knee-jerk response here is, "our children will work it out" or "our heirs will be fine."

What we point out is the first "leg" of legacy planning is the surviving spouse. The surviving spouse often will be left with similar expenses, reduced income and higher tax rates. Plans must be made to prepare for this and other life events.



SPECIALIZED TRUSTS:

Many people have heard of Living Trusts and even Special Needs Trusts. What people have not heard of is IRA Beneficiary Trusts. These have been around for years. However, they are rarely used or done properly. This special trust is needed for beneficiaries who have any of the following situations:

- A minor
- Money or spending issues
- Who is married (maybe)
- Receives public assistance or has special needs

WARNING: In June of 2014 the U.S. Supreme Court ruled inherited retirement accounts are not retirement assets and therefore not protected from federal bankruptcy.



Fiduciary vs. Suitability

WORKING WITH YOU THE WAY YOU DESERVE AND DESIRE

Why does this distinction matter? There are many standards of care in the financial services field. We have chosen to operate a fiduciary standard. Simply stated in the book, "The AARP RETIREMENT SURVIVAL GUIDE."—"The registered investment adviser is a fiduciary under the law—the highest standard of care of all those we've considered", Page 81

ALL ABOUT THE RELATIONSHIP:

Successful, long-term relationships usually start with both parties sharing with each other their mutual goals and aspirations. We believe this should also be true for prosperous financial relationships.

The first stage of a relationship with Onesta involves your personal financial advisor taking the time to listen to you and understand your story; where you have been, where you would like to go from here and what makes you financially comfortable. They will also outline their beliefs and the areas in which Onesta might typically bring value to the financial relationship.

BROKER (the suitability standard):

- Offers products for sale from a range of products carried by the company he or she represents
- Is paid commissions calculated as a percentage of the amount of money invested into the product

FIDUCIARY (the fiduciary standard):

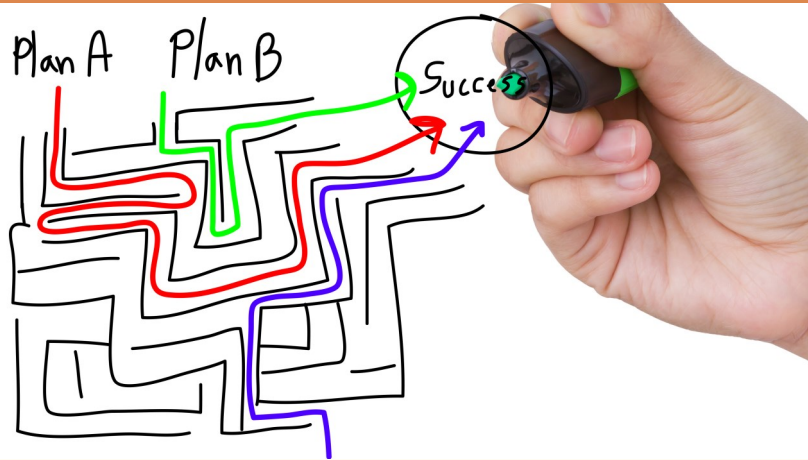
- Offers "best advice" taking into account the needs of each individual client
- Is paid a quarterly fee calculated as a percentage of the assets under advisement

Bottom Line:

A Fiduciary Advisor represents your needs.
A Suitability Broker represents products.

When you see a doctor, do you want the highest standard of care or a suitable standard?

Let's talk - there is always a complementary consultation we can provide to you.



A sound plan is needed

The first step is understanding what your goals and objectives are. We would like to know about your ideal retirement, where are you and who are you with? What day do you intend to retire? For some there is a ready picture, for others they prefer to retire to volunteer work or part-time employment. What's your vision?

A Second Opinion—time well spent

To help you make an informed decision, we offer our second-opinion service. We'll take you through our exclusive Five Key Element ProcessSM. Our Five Key Element ProcessTM is, by design, compassionate and respectful. Our process also fulfills on our promise to deliver, trust, respect and understanding. We'll help expose and examine any of the gaps that need to be closed. My mother worked in the health services field and told me, "...a second opinion simply makes sense..."

One of Three Things Will Happen:

1. We find out you are in good shape and advise you to stay where you are, or,
2. We find out that you could better your situation. If we are not a fit for your particular situation, we'll be happy to point you in the right direction to a financial advisor who can work with you more effectively, or,
3. We find gaps in your current plan and feel we could provide a significant advantage in helping you reach your goals. We would then explore the idea of working together.

HOLISTIC SOLUTIONS:

In today's world, taxes, investments, insurance, and legal/legacy planning are not unlike the sections of an orchestra. An orchestra only works well together when it is harmonized, otherwise it's just noise. It's our job to keep our client's orchestra parts from free falling out of sync, this is our true definition of holistic planning. Brokers sell products, tax professionals or CPAs sell a tax service, attorneys sell legal services. A Holistic Advisor ties together all of these other professionals so there is a true coordinated plan for our client. Our clients hire us to sit on the same side of the table with them and help keep these parts in sync (even if they have their own CPA, attorney, etc... already in place). When we begin to start talking about millions, or tens of millions of dollars, the decisions we make today can have an enormous impact on our future.



Our reputation depends on satisfied clients!

Onesta Wealth Management seeks to restore investor trust by creating fiduciary relationships with our clients—relationships based on the full disclosure of all relevant information, transparency and the mutual alignment of interests. We are proud to be accountable to our clients.

We appreciate and respect how hard you've worked and saved throughout your life. With that in mind, we take our role as the financial advisor of your pre- and post-retirement goals very seriously



Helping Families Thrive™

Onesta Wealth Management

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Onesta Wealth Management, LLC is a Registered Investment Advisor which offers services and charges fees as set forth in Form ADV, a copy of which you should obtain prior to investment.

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