

**One Way Holdings LLC
d/b/a: GDS Wealth Management
March 2026**

ADV PART 3: FORM CRS DISCLOSURE

GDS Wealth Management is registered with the Securities and Exchange Commission as an investment adviser and, as such, provides advisory services rather than brokerage services. Brokerage and investment advisory services and fees differ, and it is important for you to understand the differences. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://www.investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing.

What investment services and advice can you provide me?

We offer retail investors investment advisory services, namely Portfolio Management Services and Financial Planning Services. Advisory services are tailored to a client's needs through initial and ongoing consultation between the Financial Adviser and the client. In general, our minimum dollar amount to open and maintain an advisory account is \$1,000,000, however the Investment Committee has discretion to set the minimum account size. Advisory accounts are managed on a discretionary basis whereby we decide which investments to buy or sell for your account. We have discretion to select, retain or replace third-party managers to manage your accounts.

For detailed information regarding our services, fees and other disclosures, refer to our Form ADV Part 2A Items 4, 7, and 8

Key Questions to Ask Your Financial Professional

- **Given my financial situation, should I choose an investment advisory service? Why or Why Not?**
- **How will you choose investments to recommend to me?**
- **What is your relevant experience, including your licenses, education and other qualifications?**
- **What do these qualifications mean?**

What fees will I pay?

Clients typically pay fees and costs associated with engaging GDS Wealth management for investment advisory services. Your agreement with us establishes how fees are charged. Generally, you will pay fees quarterly in advance. Since the fees we receive are asset based (i.e. based on the value of your account), we have an incentive to increase your account value which creates a conflict especially for those accounts holding illiquid or hard to value assets. In your agreement, you authorize us to direct your custodian to debit fees payable.

For detailed information, refer to our Form ADV Part 2A, Items 5 and 6

You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce any amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying.

Key Questions to Ask Your Financial Professional

- **Help me understand how these fees and costs might affect my investments. If I give you \$10,000 to invest, how much will go to fees and costs, and how much will be invested for me?**

What are your legal obligations to me when acting as my investment adviser? How else does your firm make money and what conflicts of interest do you have?

When we act as your investment adviser, we have to act in your best interest and not put our interest ahead of yours. At the same time, the way we make money creates some conflicts with your interests. You should understand and ask us about these conflicts because they can affect the investment advice we provide you. Here is an example to help you understand what this means.

- Because our revenue is derived from asset-based fees, we have an incentive to grow your account as much as possible. This could cause us to take overly aggressive positions in conflict with your interests in an attempt to grow your account or could incentivize us to inflate the valuations of illiquid investments held in your account.

Refer to our Form ADV Part 2A Brochure to help you understand what conflicts exist.

Key Questions to Ask Your Financial Professional

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

How do your financial professionals make money?

The financial professionals servicing your account(s) are compensated by salary and discretionary bonus based on the amount of client assets they service and the revenue the firm earns from the person's services or recommendations. Refer to our Form ADV and other disclosures for more information about their compensation arrangements.

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

No, our firm and our financial professionals currently do not have any legal or disciplinary history to disclose. Visit [Investor.gov/CRS](https://investor.gov/CRS) for a free and simple research tool.

Key Questions to Ask Your Financial Professional

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

You can find additional information about your investment advisory services and request a copy of the relationship summary at 469-212-8072 or click the link provided <https://www.gdswealth.com/>

Key Questions to Ask Your Financial Professional

- **Who is my primary contact person?**
- **Is he or she a representative of an investment adviser or a broker-dealer?**
- **Who can I talk to if I have concerns about how this person is treating me?**