

Firm Brochure

(Part 2A of Form ADV)

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This brochure provides information about the qualifications and business practices of Onesta Wealth Management, LLC. Being registered as a registered investment adviser does not imply a certain level of skill or training. If you have any questions about the contents of this brochure, please contact us at 650-585-6681 or by email at rloek@calrima.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.

Additional information about Onesta Wealth Management, LLC (IARD #165177) is available on the SEC's website at www.adviserinfo.sec.gov

March 28, 2014

Item 2: Material Changes

Annual Update

The Material Changes section of this brochure will be updated annually or when material changes occur since the previous release of the Firm Brochure.

Material Changes since the Last Update

This update is in accordance with the annual requirements for Registered Investment Advisors. Since the last filing on December 6, 2012, the firm's address has been updated and the fee schedules for third party money manager, Gradient Investments, LLC has been updated. No material changes have occurred.

Full Brochure Available

This Firm Brochure being delivered is the complete brochure for the Firm.

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Item 4: Advisory Business

Firm Description

Onesta Wealth Management, LLC, (“Advisor”) was founded in 2012. Richard D. Loek (“Rick Loek”) is the sole owner.

Advisor provides personalized confidential financial planning and asset management to individuals, pension and profit sharing plans, trusts, estates, and charitable organizations. Advice is provided through consultation with the client and may include: determination of financial objectives, identification of financial problems, cash flow management, tax planning, insurance review, investment management, education funding, retirement planning, and estate planning.

Advisor is a fee-based financial planning and investment management firm. The firm does not sell annuities, insurance, stocks, bonds, mutual funds, limited partnerships, or other commissioned products. The firm’s Managing Member is affiliated with an entity that sells financial insurance products.

An evaluation of each client's initial situation is provided to the client, often in the form of a net worth statement or risk analysis. Periodic reviews are also communicated to provide reminders of the specific courses of action that need to be taken.

Other professionals (e.g., lawyers, accountants, insurance agents, etc.) are engaged directly by the client on an as-needed basis. Under CCR Section 260.238(k), Advisor, its representatives or any of its employees will disclose to the clients all material conflicts of interest.

Types of Advisory Services

Advisor provides investment supervisory services, financial planning and consulting, asset management through third party money managers and seminars.

ASSET MANAGEMENT

Advisor offers non-discretionary direct asset management services to advisory clients. Advisor will determine the securities to be bought or sold and the amount of the securities to be bought or sold. Advisor will obtain prior client approval before executing any transactions. Advisor will offer clients ongoing portfolio management services through determining individual investment goals, time horizons, objectives, and risk tolerance. Investment strategies, investment selection, asset allocation, portfolio monitoring and the overall investment program will be based on the above factors.

FINANCIAL PLANNING AND CONSULTING

If financial planning services are applicable, the client will compensate Advisor on an hourly or fixed fee basis described in detail under “Fees and Compensation” section of this brochure. Services include but are not limited to a thorough review of all applicable topics including Wills, Estate Plan/Trusts, Investments, Taxes, and Insurance. Under California Code of Regulations, 10 CCR Section 260.235.2, it requires that the conflict of interest, which exists between the interests of the investment advisor and the

interests of the client when offering financial planning services, be disclosed. The client is under no obligation to act upon the investment advisor's recommendation. If the client elects to act on any of the recommendations, the client is under no obligation to effect the transaction through Advisor. Financial plans will be completed and delivered inside of thirty (30) days.

SOLICITOR ARRANGEMENTS

Advisor solicits the services of unaffiliated Third Party Money Managers to manage client accounts. In such circumstances, Advisor receives solicitor fees from the Third Party Manager. This is detailed in Item 10 of this brochure.

SEMINARS AND WORKSHOPS

Advisor holds seminars and workshops to educate the public on different types of investments and the different services they offer. The seminars are educational in nature and no specific investment or tax advice is given. Advisor does not charge a fee for attendance to these seminars.

Client Tailored Services and Client Imposed Restrictions

The goals and objectives for each client are documented in our client files. Investment strategies are created that reflect the stated goals and objective. Clients may impose restrictions on investing in certain securities or types of securities.

Agreements may not be assigned without written client consent.

Wrap Fee Programs

Advisor does not participate in wrap fee programs.

Client Assets under Management

As of December 31, 2013, Advisor has approximately \$4 Million in assets under management on a non-discretionary basis.

Item 5: Fees and Compensation

Method of Compensation and Fee Schedule

Advisor bases its fees on a percentage of assets under management, hourly charges, fixed fees and solicitor fees from third party money managers.

ASSET MANAGEMENT

Advisor offers non-discretionary asset management services to advisory clients. The fees for these services will be based on a percentage of Assets Under Management as follows:

Assets Under Management	Annual Fee	Quarterly Fee
Up to \$1,000,000	1.00%	.25%
Over \$1,000,001	.75%	.1875%

The annual Fee may be negotiable. Accounts within the same household may be combined for a reduced fee. Fees are billed quarterly in advance based on the amount of assets managed as of the close of business on the first business day of each quarter. Quarterly advisory fees deducted from the clients' account by the custodian

will be reflected in a provided fee invoice as fees are withdrawn. Lower fees for comparable services may be available from other sources. Clients may terminate their account within five (5) business days of signing the Investment Advisory Agreement for a full refund. Clients may terminate advisory services with thirty (30) days written notice. Client is entitled to a pro rata refund for the days service was not provided in the final quarter. Client shall be given thirty (30) days prior written notice of any increase in fees, and client will acknowledge, in writing, any agreement of increase in said fees.

FINANCIAL PLANNING and CONSULTING

Prior to the planning process the client will be provided an estimated plan fee. Lower fees for comparable services may be available from other sources. The payment is due 100% at the time of signing the agreement. Client may cancel within five (5) business days of signing Agreement for a full refund. If the client cancels after five (5) business days, the client is entitled to a pro-rata refund based on the amount of work completed and expenses incurred by the Advisor.

HOURLY FEES

Financial Planning Services are offered based on a negotiable hourly fee of \$175 per hour.

FIXED FEES

Financial Planning Services are offered based on a negotiable fixed fee between \$350 and \$5,500 based on complexity and unique client needs.

SOLICITOR FEES

Advisor has entered into a Solicitor Agreements with unaffiliated third party investment advisors, Global Financial Private Capital, LLC (“GFPC”) and Gradient Investments, LLC (“GI”). GFPC and GI are Registered Investment Advisors that provide investment portfolio advice and supervisory services.

Global Financial Private Capital, LLC (“GFPC”)

Advisor may act as a solicitor and refer clients to GFPC that offer asset management services to clients through a sub-advisor. GFPC generally has a \$50,000 minimum for its model portfolio and \$10,000 of DIAS portfolios. As a result, Advisor may be paid a portion of the fee charged and collected by GFPC in the form of solicitor fees. The portion of annual fee received by Advisor will not exceed 1.25%. The actual fee charged to a client will be fully disclosed in the investment advisory agreement signed at the time the relationship is established with GFPC. Each solicitation arrangement is performed pursuant to a written solicitation agreement and is in compliance with SEC Rule 206(4)-3.

Upon the client’s written consent, GFPC may utilize discretionary authority to hire or fire a sub-advisor, such as Aviance Capital Management, LLC which is an affiliate of GFPC. The sub-advisor will have discretionary authority to make trades for the designated account(s) of the client. Advisor will not maintain any trading authority with respect to a client’s managed account.

Gradient Investments, LLC (“GI”)

GI offers an actively managed program of mutual fund and stock portfolios. GI's minimum account value required is either \$50,000 or \$100,000 depending on the portfolio chosen. The fee will be disclosed to the client in the Investment Advisory Agreement and are negotiable. The client's fee for these services will be based on a percentage of assets under management as follows:

Fee Schedule for:			
Gradient 50 Managed Stock Covered Call Portfolio		Gradient 33 Growth Portfolio Controlled Volatility Portfolio	
Assets Valuation	Total Fee	GI Retention	Advisor Retention
\$100,000-\$1,000,000	2.00%	1.00%	1.00%
Next \$1,000,000	1.65%	.80%	.85%
Next \$1,000,000	1.20%	.60%	.60%
Over \$3,000,000	.95%	.45%	.50%

Fee Schedule For:			
Laddered Income Fund Absolute Yield		Fixed Income	Endowment Series (ETF) Precious Metals Portfolio
Assets Valuation	Annual Fee	GI Retention	Advisor Retention
\$50,000-\$1,000,000	1.70%	.70%	1.00%
Next \$1,000,000	1.35%	.60%	.75%
Next \$1,000,000	1.00%	.50%	.50%
Over \$3,000,000	.80%	.40%	.40%

Fee Schedule for:			
Non-Discretionary/Non-Managed Accounts*			
Assets Valuation	Annual Fee	GI Retention	Advisor Retention
All non-managed assets	.60%	.30%	.30%

*The minimum quarterly fee billed will be \$25

*The minimum quarterly fee billed will be \$25

The above fees are negotiable. Fees are assessed quarterly in arrears based on the amount of the assets managed as of the end of the previous quarter. All management fees are withdrawn from the client's account unless otherwise noted. GI will receive written authorization from the client to deduct advisory fees from their account held by a qualified custodian. GI will pay Advisor their share of the fees. Advisor does not have access to deduct client fees. Clients may terminate their account within five business days of signing the investment advisory agreement with no obligation. For terminations after the initial five business days, GI will be entitled to a pro-rata fee for

the days service was provided in the final quarter. GI will pay Advisor their portion of the final fee.

The relationship between Advisor and the Third Party Money Manager will be disclosed to the client in writing prior to commencement of the services. Advisor does not charge additional management fees for Third Party managed account services. Client's signature is required to confirm consent for services within Third Party Investment Agreement. Client will initial Advisor's Investment Advisory Agreement to acknowledge receipt of Third Party fee Schedule and required documents including Form ADV Part 2 disclosures.

Clients are advised that we have a conflict of interest by only offering a third-party investment advisor, such as Global Financial Private Capital, LLC, which has agreed to pay a portion of its advisory fee to us. Clients are advised that there may be other third-party managed programs that may be suitable to the client that may be less costly.

Client Payment of Fees

Investment management fees are billed quarterly, in advance, meaning that we invoice at the beginning of the three (3) month billing period. Payment in full is expected within ten (10) days following the conclusion of the calendar quarter which the account is being billed for. Fees are usually deducted from a designated client account to facilitate billing. The client must consent in advance to direct debiting of their investment account.

Fees for financial plans are to be paid 100% at the time of signing the agreement. All plans are delivered inside of thirty (30) days.

Additional Client Fees Charged

Custodians may charge transaction fees on purchases or sales of certain mutual funds, equities, and exchange-traded funds. These charges may include Mutual Fund transactions fees, postage and handling and miscellaneous fees (fee levied to recover costs associated with fees assessed by self regulatory organizations). These transaction charges are usually small and incidental to the purchase or sale of a security. The selection of the security is more important than the nominal fee that the custodian charges to buy or sell the security.

Advisor, in its sole discretion, may waive its minimum fee and/or charge a lesser investment advisory fee based upon certain criteria (e.g., historical relationship, type of assets, anticipated future earning capacity, anticipated future additional assets, dollar amounts of assets to be managed, related accounts, account composition, negotiations with clients, etc.).

For more details on the brokerage practices, see Item 12 of this brochure.

Prepayment of Client Fees

Financial Plans are billed 100% in advance. Client may cancel within five (5) business days for a full refund. After five (5) business days, the client will be entitled to a pro-rata refund based on the amount of work and expenses incurred by Advisor.

External Compensation for the Sale of Securities to Clients

Advisor does not receive any external compensation for the sale of securities to clients, nor do any of the investment advisor representatives of Advisor.

Item 6: Performance-Based Fees and Side-By-Side Management

Sharing of Capital Gains

Fees are not based on a share of the capital gains or capital appreciation of managed securities.

Advisor does not use a performance-based fee structure because of the potential conflict of interest. Performance-based compensation may create an incentive for the adviser to recommend an investment that may carry a higher degree of risk to the client.

Item 7: Types of Clients

Description

Advisor generally provides investment advice to individuals, pension and profit sharing plans, trusts, estates, or charitable organizations, corporations or business entities.

Client relationships vary in scope and length of service.

Account Minimums

Advisor does not require a minimum to open an account.

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

Methods of Analysis and Investment Strategies

Security analysis methods may include fundamental analysis, technical analysis, and cyclical analysis. Investing in securities involves risk of loss that clients should be prepared to bear. Past performance is not a guarantee of future returns.

Fundamental analysis involves evaluating a stock using real data such as company revenues, earnings, return on equity, and profits margins to determine underlying value and potential growth. Technical analysis involves evaluating securities based on past prices and volume. Cyclical analysis involves analyzing the cycles of the market.

The main sources of information include financial newspapers and magazines, research materials prepared by others, corporate rating services, annual reports, prospectuses, and filings with the Securities and Exchange Commission.

Investment Strategy and Method of Analysis of Material Risks

The investment strategy for a specific client is based upon the objectives stated by the client during consultations. The client may change these objectives at any time. Each client executes an Investment Policy Statement or Risk Tolerance that documents their objectives and their desired investment strategy.

Fundamental analysis may involve interest rate risk, market risk, business risk, and financial risk. Risks involved in technical analysis are inflation risk, reinvestment risk, and market risk. Cyclical analysis involves inflation risk, market risk, and currency risk.

Other strategies may include long-term purchases, short-term purchases, trading, and option writing (including covered options, uncovered options or spreading strategies).

Security Specific Material Risks

All investment programs have certain risks that are borne by the investor. Our investment approach constantly keeps the risk of loss in mind. Investors face the following investment risks and should discuss these risks with Advisor:

- *Interest-rate Risk:* Fluctuations in interest rates may cause investment prices to fluctuate. For example, when interest rates rise, yields on existing bonds become less attractive, causing their market values to decline.
- *Market Risk:* The price of a security, bond, or mutual fund may drop in reaction to tangible and intangible events and conditions. This type of risk is caused by external factors independent of a security's particular underlying circumstances. For example, political, economic and social conditions may trigger market events.
- *Inflation Risk:* When any type of inflation is present, a dollar today will buy more than a dollar next year, because purchasing power is eroding at the rate of inflation.
- *Currency Risk:* Overseas investments are subject to fluctuations in the value of the dollar against the currency of the investment's originating country. This is also referred to as exchange rate risk.
- *Reinvestment Risk:* This is the risk that future proceeds from investments may have to be reinvested at a potentially lower rate of return (i.e. interest rate). This primarily relates to fixed income securities.
- *Business Risk:* These risks are associated with a particular industry or a particular company within an industry. For example, oil-drilling companies depend on finding oil and then refining it, a lengthy process, before they can generate a profit. They carry a higher risk of profitability than an electric company which generates its income from a steady stream of customers who buy electricity no matter what the economic environment is like.
- *Liquidity Risk:* Liquidity is the ability to readily convert an investment into cash. Generally, assets are more liquid if many traders are interested in a

standardized product. For example, Treasury Bills are highly liquid, while real estate properties are not.

- *Financial Risk:* Excessive borrowing to finance a business' operations increases the risk of profitability, because the company must meet the terms of its obligations in good times and bad. During periods of financial stress, the inability to meet loan obligations may result in bankruptcy and/or a declining market value.

Item 9: Disciplinary Information

Criminal or Civil Actions

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

Administrative Enforcement Proceedings

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

Self Regulatory Organization Enforcement Proceedings

The firm and its management have not been involved in legal or disciplinary events related to past or present investment clients.

Item 10: Other Financial Industry Activities and Affiliations

Broker-Dealer or Representative Registration

Neither Advisor nor any of its employees are registered representatives of a broker-dealer.

Futures or Commodity Registration

Neither Advisor nor its employees are registered or has an application pending to register as a futures commission merchant, commodity pool operator, or a commodity trading advisor.

Material Relationships Maintained by this Advisory Business and Conflicts of Interest

Managing Member Rick Loek has a financial affiliated business as an insurance agent with Calrima Financial & Insurance Agency. From time to time, he will offer clients advice or products from those activities.

These practices represent conflicts of interest because it gives an incentive to recommend products based on the commission or fee amount received. This conflict is mitigated by the fact that Mr. Loek has a fiduciary responsibility to act in the best interest of the clients and clients are not required to purchase any products. Clients have the option to purchase these products and/or through another insurance agent or investment advisor of their choosing.

Rick Loek is also a member of The Society for Financial Awareness ("SOFA"). SOFA is a 501(c) 3 non-profit organization that provides companies, churches and

organizations with financial education through seminars and workshops at no charge. Approximately 10% of his time is spent in this business.

These practices represent conflicts of interest because Rick Loek may offer advisory services to attendees of SOFA seminars. This conflict is mitigated by the fact that Mr. Loek has a fiduciary responsibility to place the best interest of the client first and the clients are not required to purchase any products. Clients have the option to obtain advisory services through another advisor of their choosing.

Recommendations or Selections of Other Investment Advisors and Conflicts of Interest

Advisor solicits the services of unaffiliated Third Party Money Managers (“TPM”) to manage client accounts. In such circumstances, Advisor receives solicitor fees from the TPM. This situation creates a conflict of interest. However, when referring clients to a TPM, the client’s best interest will be the main determining factor of Advisor. These fees do not include brokerage fees that may be assessed by the custodial broker dealer. Fees for these services are based on a percentage of assets under management not to exceed any limit imposed by any regulatory agency. The final fee schedule is attached to Exhibit D in Advisor 's Investment Advisory Agreement.

The relationship between Advisor and the TPM will be disclosed to the client in writing prior to commencement of the services. Advisor will provide the following services for third party money managers:

- Interview client prior to referring client to TPM in order to ascertain the client’s financial position, investment goals and objectives, investment limitations and reasonable restrictions and risk tolerance;
- Provide TPM with a completed profile questionnaire;
- Provide the client with a proposed investment policy statement and the investment strategy best suited for the client;
- Deliver TPM’s Disclosure Statement to client; and
- Be the primary contact with the client.

Prior to referring any clients to TPM, Advisor will make sure they are properly licensed or notice filed with the Department of Business Oversight.

This solicitor relationship is disclosed to the client in each contract between Advisor and TPM. Advisor does not charge additional management fees for TPM managed account services. Client's signature is required to confirm consent for services within Third Party Investment Agreement. Client initials Advisor's Investment Advisory Agreement to acknowledge receipt of TPM's fee Schedule and required documents including Form ADV Part 2 disclosures.

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

Code of Ethics Description

The employees of Advisor have committed to a Code of Ethics (“Code”). The purpose of our Code is to set forth standards of conduct expected of Advisor employees and addresses conflicts that may arise. The Code defines acceptable behavior for employees of Advisor. The Code reflects Advisor and its supervised persons’ responsibility to act in the best interest of their client.

One area which the Code addresses is when employees buy or sell securities for their personal accounts and how to mitigate any conflict of interest with our clients. We do not allow any employees to use non-public material information for their personal profit or to use internal research for their personal benefit in conflict with the benefit to our clients.

Advisor’s policy prohibits any person from acting upon or otherwise misusing non-public or inside information. No advisory representative or other employee, officer or director of Advisor may recommend any transaction in a security or its derivative to advisory clients or engage in personal securities transactions for a security or its derivatives if the advisory representative possesses material, non-public information regarding the security.

Advisor’s Code is based on the guiding principle that the interests of the client are our top priority. Advisor’s officers, directors, advisors, and other employees have a fiduciary duty to our clients and must diligently perform that duty to maintain the complete trust and confidence of our clients. When a conflict arises, it is our obligation to put the client’s interests over the interests of either employees or the company.

The Code applies to “access” persons. “Access” persons are employees who have access to non-public information regarding any clients’ purchase or sale of securities, or non-public information regarding the portfolio holdings of any reportable fund, who are involved in making securities recommendations to clients, or who have access to such recommendations that are non-public.

The firm will provide a copy of the Code of Ethics to any client or prospective client upon request.

Investment Recommendations Involving a Material Financial Interest and Conflict of Interest

Advisor and its employees do not recommend to clients securities in which we have a material financial interest.

Advisory Firm Purchase of Same Securities Recommended to Clients and Conflicts of Interest

Advisor and its employees may buy or sell securities that are also held by clients. In order to mitigate conflicts of interest such as front running, employees are required to disclose all reportable securities transactions as well as provide Advisor with copies of their brokerage statements.

The Chief Compliance Officer of Advisor is Rick Loek. He reviews all employee trades each quarter. The personal trading reviews ensure that the personal trading of employees does not affect the markets and that clients of the firm receive preferential treatment over employee transactions.

Client Securities Recommendations or Trades and Concurrent Advisory Firm Securities Transactions and Conflicts of Interest

Advisor does not maintain a firm proprietary trading account and does not have a material financial interest in any securities being recommended and therefore no conflicts of interest exist. However, employees may buy or sell securities at the same time they buy or sell securities for clients. In order to mitigate conflicts of interest such as front running, employees are required to disclose all reportable securities transactions as well as provide Advisor with copies of their brokerage statements.

The Chief Compliance Officer of Advisor is Rick Loek. He reviews all employee trades each quarter. The personal trading reviews ensure that the personal trading of employees does not affect the markets and that clients of the firm receive preferential treatment over employee transactions.

Item 12: Brokerage Practices

Factors Used to Select Broker-Dealers for Client Transactions

Advisor may recommend the use of a particular broker-dealer or may utilize a broker-dealer of the client's choosing. Advisor will select appropriate brokers based on a number of factors including but not limited to their relatively low transaction fees and reporting ability. Advisor relies on its broker to provide its execution services at the best prices available. Lower fees for comparable services may be available from other sources. Clients pay for any and all custodial fees in addition to the advisory fee charged by Advisor.

- *Directed Brokerage*
In circumstances where a client directs Advisor to use a certain broker-dealer, Advisor still has a fiduciary duty to its clients. The following may apply with Directed Brokerage: Advisor's inability to negotiate commissions, to obtain volume discounts, there may be a disparity in commission charges among clients and conflicts of interest arising from brokerage firm referrals.
- *Best Execution*
Investment advisors who manage or supervise client portfolios on a discretionary basis have a fiduciary obligation of best execution. The determination of what may constitute best execution and price in the execution of a securities transaction by a broker involves a number of considerations and is subjective. Factors affecting brokerage selection include the overall direct net economic result to the portfolios, the efficiency with which the transaction is effected, the ability to effect the transaction where a large block is involved, the operational facilities of the broker-dealer, the value of an ongoing relationship with such

broker and the financial strength and stability of the broker. The firm does not receive any portion of the trading fees.

- *Soft Dollar Arrangements*

Advisor utilizes the services of a custodial broker dealer. Economic benefits are received by Advisor which would not be received if Advisor did not give investment advice to clients. These benefits include: A dedicated trading desk, a dedicated service group and an account services manager dedicated to Advisor's accounts, ability to conduct "block" client trades, electronic download of trades, balances and positions, duplicate and batched client statements, and the ability to have advisory fees directly deducted from client accounts.

A conflict of interest exists when Advisor receives soft dollars. This conflict is mitigated by the fact that Mr. Loek has a fiduciary responsibility to act in the best interest of his clients and the services received are beneficial to all clients.

Aggregating Securities Transactions for Client Accounts

Advisor does not aggregate purchases and sales and other transactions made for the account(s) with purchases and sales and transactions in the same securities for other clients of Advisor.

Item 13: Review of Accounts

Schedule for Periodic Review of Client Accounts or Financial Plans and Advisory Persons Involved

Account reviews are performed quarterly by Rick Loek, Chief Compliance Officer. Account reviews are performed more frequently when market conditions dictate. Financial Plans are considered complete when recommendations are delivered to the client and a review is done only upon request of client.

Review of Client Accounts on Non-Periodic Basis

Other conditions that may trigger a review of clients accounts are changes in the tax laws, new investment information, and changes in a client's own situation.

Content of Client Provided Reports and Frequency

Clients receive account statements no less than quarterly for managed accounts. Account statements are issued by the custodian. Client receives confirmations of each transaction in account from custodian and an additional statement during any month in which a transaction occurs.

Item 14: Client Referrals and Other Compensation

Economic benefits Provided to the Advisory Firm from External Sources and Conflicts of Interest

Advisor receives a portion of the annual management fees collected by the Third Party Money Managers to whom Advisor refers clients.

This situation creates a conflict of interest because Advisor and/or its Investment Advisor Representative have an incentive to decide what Third Party Money Managers to use because of the higher solicitor fees to be received by Advisor. However, when referring clients to a third party money manager, the client's best interest will be the main determining factor of Advisor.

Advisory Firm Payments for Client Referrals

Advisor does not compensate for client referrals.

Item 15: Custody

Account Statements

All assets are held at qualified custodians, which means the custodians provide account statements directly to clients at their address of record at least quarterly. Clients are urged to compare the account statements received directly from their custodians to the performance report statements prepared by the Third Party Money Managers.

Advisor is deemed to have constructive custody solely because advisory fees are directly deducted from client's accounts by the custodian on behalf of Advisor.

Item 16: Investment Discretion

Discretionary Authority for Trading

Advisor offers non-discretionary direct asset management services to advisory clients. Advisor will determine the securities to be bought or sold and the amount of the securities to be bought or sold. Advisor will obtain prior client approval before executing any transactions.

The client approves the custodian to be used and the commission rates paid to the custodian. Advisor does not receive any portion of the transaction fees or commissions paid by the client to the custodian on certain trades.

Item 17: Voting Client Securities

Proxy Votes

Advisor does not vote proxies on securities. Clients are expected to vote their own proxies. The client will receive their proxies directly from the custodian of their account or from a transfer agent.

Item 18: Financial Information

Balance Sheet

A balance sheet is not required to be provided because Advisor does not serve as a custodian for client funds or securities and Advisor does not require prepayment of fees of more than \$500 per client and six months or more in advance.

Financial Conditions Reasonably Likely to Impair Advisory Firm's Ability to Meet Commitments to Clients

Advisor has no condition that is reasonably likely to impair our ability to meet contractual commitments to our clients.

Bankruptcy Petitions during the Past Ten Years

Neither Advisor nor its management has had any bankruptcy petitions in the last ten years.

Item 19: Requirements for State Registered Advisors

Principal Executive Officers and Management Persons

The education and business background for all management and supervised persons can be found in the Part 2B of this Brochure.

Outside Business Activities

The outside business activities for all management and supervised persons can be found in the Part 2B of this Brochure.

Performance Based Fee Description

Advisor does not receive any performance based fees.

Disclosure of Material Facts Related to Arbitration or Disciplinary Actions Involving Management Persons

No management persons of Advisor have any disclosures to report.

Material Relationship Maintained by this Advisory Business or Management persons with Issuers of Securities

There are no material relationships with issuers of securities to disclose.

Material Conflicts of Interest Assurance

Advisor will disclose all material conflicts of interest regarding the Advisor, its representatives or any of its employees which could be reasonably expected to impair the rendering of unbiased and objective advice as required under CCR Section 260.238(k).

Item 1 Cover Page Supervised Person Brochure

Part 2B of Form ADV

Richard D. Loek

ONESTA WEALTH MANAGEMENT, LLC

1875 Winchester Boulevard, Suite 100

Campbell, CA 95008

PHONE: 650-585-6681

FAX: 888-602-3935

EMAIL: rloek@calrima.com

WEBSITE: www.onestawealth.com

Mailing address:

123 E. San Carlos Street, #221

San Jose, CA 95112

This brochure supplement provides information about Rick Loek that supplements the Onesta Wealth Management, LLC's brochure. You should have received a copy of that brochure. Please contact Rick Loek if you did not receive Onesta Wealth Management, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Richard Loek (IARD #5473384) is available on the SEC's website at www.adviserinfo.sec.gov.

March 28, 2014

Brochure Supplement (Part 2B of Form ADV)

Supervised Person Brochure

Principal Executive Officer

Richard D. Loek

- Year of birth: 1962
-

Item 2 Educational Background and Business Experience

Educational Background:

- Attended West Valley / Mission College; studied general business and computer science; 1981-1987
- Attended San Jose State University; studied philosophy; 2001

Business Experience:

- Onesta Wealth Management, LLC; Owner/Managing Member/Investment Advisor Representative; 07/2012 – Present
 - Calrima Financial & Insurance Agency; CEO/Insurance Agent; 09/2006 – Present
 - The Society for Financial Awareness; President of Silicon Valley Chapter; March 2011 - Present
 - Global Financial Private Capital, LLC; Investment Advisor Representative; 05/2010 – 12/2012
 - Open Country; Computer Sales; 07/2005 – 11/2006
 - Group1Internet; Computer Sales; 06/2003 – 07/2005
-

Item 3 Disciplinary Information

None to report

Item 4 Other Business Activities

Managing Member Rick Loek has a financial industry affiliated business as an insurance agent with Calrima Financial & Insurance Agency. More than 50% of his time is spent in this business, he will offer clients advice or products from those activities. As an insurance agent, he may receive separate yet typical compensation in the form of commissions for the sale of insurance products.

These practices represent conflicts of interest because it gives Mr. Loek an incentive to recommend products based on the commission amount received. This conflict is mitigated by the fact that Mr. Loek has a fiduciary responsibility to place the best interest of the clients first and clients are not required to purchase any products. Clients have the option to purchase these products through another insurance agent of their choosing.

The Society for Financial Awareness (“SOFA”): Rick Loek is a member SOFA. SOFA is a 501(c)3 non-profit organization that provides companies, churches and organizations with financial education through seminars and workshops at no charge. Approximately 10% of his time is spent in this business.

These practices represent conflicts of interest because Rick Loek may offer advisory services to attendees of SOFA seminars. This conflict is mitigated by the fact that Mr. Loek has a fiduciary responsibility to place the best interest of the client first and the clients are not required to purchase any products. Clients have the option to obtain advisory services through another advisor of their choosing.

Item 5 Additional Compensation

Rick Loek receives commission for the sale of insurance products, but does not receive any performance based fees. He will adhere to the policies and procedures as described in the firm's Compliance Manual.

Item 6 Supervision

Since Rick Loek is the sole owner of the firm, he is solely responsible for all supervision and formulation and monitoring of investment advice offered to clients. He will adhere to the policies and procedures as described in the firm's Compliance Manual.

Item 7 Requirements for State-Registered Advisors

Arbitration Claims: None

Self-Regulatory Organization or Administrative Proceeding: None

Bankruptcy Petition: None

Supervised Person Brochure

Part 2B of Form ADV

Stephen C. Sukovez

ONESTA WEALTH MANAGEMENT, LLC

**1875 Winchester Boulevard, Suite 100
Campbell, CA 95008**

**PHONE: 650-585-6681
FAX: 888-602-3935**

EMAIL: steve.sukovez@calrima.com

WEBSITE: www.OnestaWealth.com

**Mailing address:
123 E. San Carlos Street, #221
San Jose, CA 95112**

This brochure provides information about Stephen C. Sukovez and supplements Onesta Wealth Management, LLC's brochure. Being registered as a registered investment adviser does not imply a certain level of skill or training. You should have received a copy of that brochure. Please contact Steve Sukovez if you did not receive Onesta Wealth Management, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Steve Sukovez (CRD #1270667) is available on the SEC's website at www.adviserinfo.sec.gov.

March 28, 2014

Brochure Supplement (Part 2B of Form ADV)

Additional Investment Advisor Representative

Stephen C. Sukovez

- Year of birth: 1953
-

Item 2 Educational Background and Business Experience

Educational Background:

- San Jose State University; Bachelor of Science Degree in Business Administration; 1977

Business Experience:

- Onesta Wealth Management, LLC; Investment Advisor Representative/Account Manager; 12/2013 – Present
 - Sukovez Insurance Agency; Insurance Agent; 01/2008 – Present
 - Gradient Securities, LLC; Registered Representative; 06/2011 – 12/2013
 - Questar Capital Corporation; Registered Representative; 09/2010 – 06/2011
 - Lighthouse Capital Corporation; Registered Representative; 01/2008 – 09/2010
 - Cuna Mutual Life Insurance Company; Sales Assistant; 06/2005 – 01/2008
 - Cuna Brokerage Services, Inc.; Registered Representative; 06/2005 – 01/2008
 - WM Financial Services; Personal Financial Representative; 11/2004 – 06/2005
 - Cuna Mutual Life Insurance Company/Cuna Brokerage Services, Inc.; Sales Associate; 03/2004 – 11/2004
-

Item 3 Disciplinary Information

None to report

Item 4 Other Business Activities

Steve Sukovez has a financial industry affiliated business as an insurance agent. From time to time, he offers clients advice or products from those activities. Clients are not required to purchase any products. He may receive separate, yet typical, compensation in the form of commissions for the sale of insurance products and real estate.

These practices represent conflicts of interest because it gives Mr. Sukovez an incentive to recommend products based on the commission amount received. This conflict is mitigated by the fact that Mr. Sukovez has a fiduciary responsibility to place the best interest of the client first and the clients are not required to purchase any products. Clients have the option to purchase these products through another insurance agent or real estate agent of their choosing.

Item 5 Additional Compensation

Steve Sukovez receives commissions for the insurance products, but does not receive any performance based fees.

Item 6 Supervision

Steve Sukovez is supervised by Richard Loek, Chief Compliance Officer. Richard reviews Steve's work through frequent office interactions, as well as remote interactions.

Richard Loek's contact information:

Phone: 650-585-6681, or by email at: rloek@calrima.com

Item 7 Requirements for State-Registered Advisors

Arbitration Claims: None

Self-Regulatory Organization or Administrative Proceeding: None

Bankruptcy Petition: None