

Form ADV Part 2A Brochure

One Resource Group Wealth Management, LLC

Doing Business As:

“The Pension Group”

125 Damascus Road

Marysville, OH 43040

614-423-4600

www.thepensiongroup.com

March 13, 2020

This Brochure provides information about the qualifications and business practices of The Pension Group (TPG). If you have any questions about the contents of this Brochure, please contact us at 614-423-4600 or mmartinez@thepensiongroup.com. The information in this Brochure has not been approved or verified by the United States Securities and Exchange Commission or any state securities authority.

TPG 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 can determine whether to hire or retain an adviser.

Additional information about TPG (IARD# 293819) is also available via the SEC’s web site www.adviserinfo.sec.gov.

Item 2 – Material Changes

This Brochure, dated March 13, 2020, represents the annual amendment to the Brochure of The Pension Group.

Since the filing of our last annual update Brochure dated March 29, 2019, subsequently amended July 3, 2019 and January 29, 2020, we have made minor updates, but no material changes were made.

Pursuant to regulatory requirements, we will deliver to you a summary of any materials 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 (614) 423-4600.

Additional information about TPG is also available via the SEC's web site www.adviserinfo.sec.gov. The SEC's web site also provides information about any persons affiliated with TPG who are registered as investment adviser representatives of the firm.

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Item 4 - Advisory Business

The Pension Group (CRD # 293819) (TPG) is registered as an investment adviser with the state of Ohio. "The Pension Group" is the primary business name for "One Resource Group Wealth Management, LLC", a limited liability company organized under the laws of the State of Ohio and the United States of America. The legal entity was formed in 2014 and became registered as an investment adviser in 2018.

TPG's principal office and place of business is located at 125 Damascus Road, Marysville, OH, 43040. Regular business hours are from 8:00 am to 4:30 pm Monday through Friday. The firm can be contacted by phone at (614) 423-4600

Michael J. Martinez is the founder, President, and Chief Compliance Officer of the firm.

TPG provides personalized investment management to individuals, retirement plans, trusts, estates and small businesses. Investment management services are provided jointly by TPG and third-party managers in the form of a "co-advisory" arrangement.

TPG also provides financial planning and consulting services, which may include reviewing financial objectives, asset allocation, cash flow management, tax preparation and planning, accounting services, insurance, investment management, strategies for education funding, retirement planning, and estate planning.

Regardless of the services provided, each is tailored to the individual needs of a particular client (whether an individual, a family, or a business) through an assessment conducted prior to an engagement. Clients may impose restrictions related to the level of discretion granted, the types of investments used, etc. Terms of an actual engagement, including description of service, limitations and restrictions, fees, etc., are all detailed before any engagement begins in a written client agreement.

TPG does not sponsor a wrap fee program.

TPG does not independently manage assets and therefore reports no assets under management.

Item 5 – Fees and Compensation

Investment Management Services

As mentioned above, investment management services are provided jointly by TPG and third-party managers in the form of a “co-advisory” arrangement.

Related to fees, clients are charged based on the amount of assets under management. The total fee charged to clients, on an annual basis, may range between 0% - 2% of total assets under management depending on the third party program used, the scope of the engagement, etc. Generally though clients are charged 1.5% with the third party manager retaining half of the fee and RPG receiving the other half. In some instances, fees may be negotiable. Lower fees for comparable services may be available from other sources. Total fees charge by both parties will not exceed 3% of assets under management per year. All fees are quoted in advance in the client agreement.

Payment is generally due quarterly in arrears based on the value of the account at the end of the applicable period and is generally deducted from the account (although may be billed in some cases). If an engagement begins or ends during a calendar quarter, fees will be prorated.

Fees paid to TPG and third party managers are separate and unrelated to any fees or expenses assessed by mutual funds, exchange traded funds, brokers, custodians etc. Neither the firm nor any supervised person accepts compensation for the sale of securities or other investment products, including asset based sales charges or service fees from the sale of mutual funds.

Financial Planning and Consulting Services

TPG offers financial planning and consulting services to clients such as financial plans, investment plans, and/or individual consultations. Clients are typically charged a fixed fee ranging from \$1500 - \$5000 or may be charged on an hourly basis generally at \$100 - \$300 per hour, depending on the type and complexity of services to be provided. Fees are generally billed in advance, but may in some instances be partially billed in advance with the balance billed in arrears upon completion. The fees and scope of service will be documented and agreed upon before commencement of services.

Services may be terminated at any time by either party with written notice to the other party, and fees will be prorated based on the degree to which services have been

completed. Any unearned payments made in advance will be prorated and refunded to the client.

All financial planning fees paid to TPG are separate and unrelated to any fees or expenses assessed by any broker, custodian, or other outside party. The firm makes no representation related to the competitiveness of financial planning fees or outside costs and acknowledges that client may be able to find comparable services from other sources at lower cost or fee. Clients should note that in a financial planning engagement, a conflict of interest may exist between the firm and the client related to the firm's recommendations, but the client is under no obligation to accept the firm's recommendations or to purchase any products or service through the firm or its personnel.

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

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

Item 7 – Types of Clients

TPG provides service to individuals, trusts, estates and small businesses.

The minimum investment required by an individual investor client is generally \$100,000. Accounts below these minimums may be accepted on an individual basis at the firm's discretion. We may from time to time establish, modify and waive account or investment minimums for different investment products and/or services.

In addition, third party investment advisors which we use may have their own minimum investment requirements.

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

TPG's primary investment strategy is to recommend efficient portfolios for clients managed consistent with the principles of Modern Portfolio Theory.

To implement this strategy, we generally use long term strategic approaches to investing. We generally delegate certain investment management responsibility to third party

managers who will employ their own strategies and methods of analysis when implementing their respective investment strategies. These managers generally use long term strategic approaches to investing as we do, but may use some shorter term tactical techniques from time to time. The selected third-party investment advisers will provide portfolio analysis, asset allocation modeling, and analysis, trading execution, general back office administration and performance monitoring as required. For information about investment strategies used by third party managers and the risks associated with these strategies, see the applicable third party manager's disclosure brochure.

Investing in securities involves risk of loss that clients should be prepared to bear. These risks include market risk, interest rate risk, currency risk, and political risk, among others.

No investment strategy can assure a profit or avoid a loss.

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 its management. TPG is currently not 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

Neither the firm nor any of its affiliated persons are registered or have an application pending as a broker dealer or broker dealer representative. Neither the firm nor any of its affiliated persons are registered or have an application pending as a futures commission merchant, commodity pool operator, commodity trading advisor or associated person of any of the forgoing entities.

Employees of TPG may be licensed individually to provide various insurance products. When doing so, such individuals may receive the customary commissions paid in connection with insurance sales. However, our clients are under no obligation to purchase products recommended by our associated persons or to purchase products through our associated persons.

TPG has an arrangement with The Pacific Financial Group, Inc. (TPFG), a registered investment adviser, whereby TPG and TPFG provide investment management services to TPG clients and share fees pursuant to a co-advisory arrangement. Specifics of the arrangement are detailed in the client agreement made available in advance. Although fee sharing may give us an incentive to recommend TPFG over other managers, clients are under no obligation to contract for these co-advisory services. TPG will only recommend managers that are properly licensed or registered as an investment adviser.

Item 11 - Code of Ethics

Code of Ethics

TPG has adopted a Code of Ethics expressing the firm's commitment to ethical conduct. The TPG Code of Ethics describes the firm's fiduciary duties and responsibilities to clients, and details practices for reviewing the personal securities transactions of supervised persons with access to client information. The Code also requires compliance with applicable securities laws, addresses insider trading, and details possible disciplinary measures for violations. TPG will provide a complete copy of its Code of Ethics to any client upon request to the Chief Compliance Officer.

Trading Conflicts of Interest

Neither the firm nor its related persons recommends to clients, or buys or sell for client accounts, investment in which the firm or its related persons have a material financial interest. Individuals associated with TPG are however permitted to buy or sell securities for their personal accounts identical to or different than those recommended to clients. However, no person employed by TPG 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, TPG 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. TPG also requires prior approval from the Chief Compliance Officer for investing in any IPOs or private placements (limited offerings).

Item 12 - Brokerage Practices

TPG 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. TPG currently used TD Ameritrade, Inc as its qualified custodian. TPG is not affiliated with TD Ameritrade, Inc. or any other brokerage firm, and no brokerage firm supervises TPG, its associated persons, or its activities. Brokers and custodian may be recommended by TPG or the applicable third-party manager. While we may recommend certain brokers or custodians, you will ultimately decide whether to do so and will open your account directly with them.

When recommending brokers or custodians for its clients, TPG considers many different factors including quality of service, services offered, execution quality, transaction costs, reputation of the firm, financial resources, jurisdiction registration status, 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 clients receive various services directly from our custodian. For our clients’ accounts that our custodian maintains, the custodian generally does not charge separately for custody services but instead is compensated by charging commissions or other fees on trades that it executes or trades that are executed by other brokers to and from the custodial accounts. TPG’s relationship to the custodian and its relationship to the client are entirely independent of trade commission assessed by the custodian in client accounts.

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

Products and Services Available to Us from Brokers/Custodians

Our custodians provides 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 custodian also makes 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 custodian also offers 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 our 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.

Item 13 – Review of Accounts

Reviews of Accounts

Investment management accounts are managed on an ongoing basis by TPG and the respective third party manager. In addition to ongoing supervision by third party managers where applicable, their party managed accounts are also generally reviewed on a quarterly basis by TPG's Chief Compliance Officer. The reviews by manager generally include evaluating the employed strategy, monitoring the portfolio, and addressing the need to rebalance. Any review made by TPG on third party managed accounts is more general in

nature. TPG will periodically, and at least annually, review client's investment policy and risk profile.

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 TPG of any changes in their investment objectives and/or financial situation.

Regular Reports Provided to Clients

Investment management clients are provided with account statements from their custodian on at least a quarterly basis which list account holdings and transactions for the period. Additionally, third party managers may provide various other reports to clients on a case by case basis.

Item 14 – Client Referrals and Other Compensation

TPG does not compensate any outside parties for client referrals, nor do we receive any compensation or non cash economic benefit for client referrals.

However, as mentioned in Item 10 above, TPG has an arrangement with The Pacific Financial Group, Inc. (TPFG), a registered investment adviser, whereby TPG and TPFG provide investment management services to TPG clients and share fees pursuant to a co-advisory arrangement. Specifics of the arrangement are detailed in the client agreement made available in advance. Although fee sharing may give us an incentive to recommend TPFG over other managers, clients are under no obligation to contract for these co-advisory services.

Additionally, TPG may receive economic benefits from our custodian 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.

Item 15 – Custody

As mentioned above, TPG does not hold client assets but instead require that they be held by a third party “qualified custodian.” We may, however have limited control in some instances to direct trades on your behalf or to request disbursements to you or other outside parties (although various types of written authorizations are required depending on the type of disbursements).

You will receive account statements directly from your custodian at least quarterly, which will be sent to the email or postal mailing address you provided. We urge you to carefully review these custodial statements when you receive them and to compare them to reports you receive from us or our third party manager.

Item 16 – Investment Discretion

TPG may accept discretionary authority to co-manage securities accounts on behalf of clients or may require that each client investment transaction be authorized by the client.

When granted authority to manage accounts, TPG’s third party managers customarily have the authority to determine which securities and the amounts that are bought or sold. Any discretionary authority accepted by TPG or its third party managers 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.

Neither TPG nor its third party managers 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 TPG, and or its third party managers and the client.

Details about policies of third party managers are detailed in the applicable manager’s Form ADV Part 2 Brochure which is available upon request.

Item 17 – Voting Client Securities

TPG does not vote proxies on behalf of clients. Clients will receive their proxies directly from their custodian. To assist the client in making informed decisions, we may provide

advice and answer questions related to a proxy, but the ultimate decision on how to vote a proxy is left to the client.

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 more than \$500 in fees six months or more 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 make provide financial information and make disclosures.

TPG has no financial or operating conditions which trigger such additional reporting requirements nor has been subject to a bankruptcy petition during the past ten years.

Item 19 – Requirements for State-Registered Advisers

Michael J. Martinez serves as the firm’s sole principal and executive officer. State required information regarding principals of the firm can be found in Item 4 and Part 2B of Form ADV.

State registered firms are required to make additional disclosures if a) the firm is actively engaged in another business, b) the firm is compensated for advisory services with performance based fees, c) the firm or any of its management persons has been involved in certain types of arbitration, civil, or administrative claims, or d) the firm or any of its management persons has a relationship or arrangement with any issuer of securities.

Neither the firm nor any of its management persons has any such businesses or arrangements, nor has been involved in any such actions, which require additional disclosures.

The firm has implemented practices related to disaster recovery and business continuity in order to protect the firm and its clients from significant business disruptions. The firm’s practices include data backup and recovery, offsite preparedness, periodic review, etc. Additional information is available upon request.

California required disclosure: "All material conflicts of interest under CCR Section 260.238(K) are disclosed regarding the firm, its representatives or any of its employees, which could be reasonably expected to impair the rendering of unbiased and objective advice."

Form ADV Part 2B Brochure Supplement

Michael J. Martinez

One Resource Group Wealth Management LLC

D/B/A The Pension Group

125 Damascus Road

Marysville, OH 43040

614-423-4600

March 13, 2020

This Brochure Supplement provides information about Michael J. Martinez that supplements The Pension Group (TPG) Brochure which you should have received. Please contact us at (614) 423-4600 if you did not receive the TPG Brochure or if you have any questions about it or the contents of this supplement.

Additional information about Mr. Martinez (CRD# 2978914) is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2- Educational Background and Business Experience

Michael J. Martinez, born in 1975, formed The Pension Group in 2014 and registered the firm as an investment adviser in 2018. He currently serves as President and Chief Compliance Officer of the firm.

Prior to registering the firm, Mr. Martinez served as a registered representative for Madison Avenue Securities, LLC from 2017 to 2018. He was a representative for Kovack Advisors, Inc. and Kovack Securities, Inc. from 2014 to 2017. Prior to that, he was a representative for FSC Securities Corporation from 2012 to 2014, for Mid-America Financial Services, Inc. from 2010 to 2012 and for Brookstone Securities, Inc. from 2007 to 2010.

Mr. Martinez attended Ohio State University from 1993 through 1997.

Item 3- Disciplinary Information

Mr. Martinez 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. Martinez is licensed individually to provide various insurance products. When doing so, he may receive the customary commissions paid in connection with insurance sales. However, our clients are under no obligation to purchase products recommended by our associated persons or to purchase products through our associated persons.

Mr. Martinez has no other financial industry activities or affiliations.

Item 5- Additional Compensation

Mr. Martinez does not receive any economic benefits, sales awards, or other compensation in connection with providing advisory services to clients, although may qualify for such compensation when functioning in an insurance sales or referral role.

Item 6 - Supervision

Mr. Martinez founded the firm and consequently does not report to a supervisor. Mr. Martinez is responsible for supervision of the firm's activities and may be contacted at 614-423-4600.

Item 7- Requirements for State-Registered Advisers

State registered investment adviser representatives are required to disclose all material facts regarding bankruptcies or certain legal, disciplinary or financial events that would be material to the evaluation of the representative. Such events would include arbitration awards or civil, regulatory, or administrative proceedings involving fraud, false statements, omissions, theft, embezzlement, wrongful taking of property, bribery, forgery, counterfeiting, extortion, or dishonest, unfair or unethical practices. Mr. Martinez is currently not subject to, nor has ever been subject to, any such legal, disciplinary or financial events.