

Oak Financial Group, Inc.
Client Relationship Summary
a/o 12-01-23

Item 1. Introduction

- A. Oak Financial Group, Inc. (OAK) is an SEC Registered Investment Advisory firm that delivers Wealth Management solutions for affluent individuals and families. We provide comprehensive and personalized Investment Management and Strategic Planning services. Brokerage and investment advisory services and fees differ and that it is important for the retail investor to understand the differences.
- B. Free and simple tools for retail investors are available to research firms and financial professionals at Investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers, and investing.

Item 2. Relationship and Services

- A. What investment services and advice can Oak provide you with?
- B. Description and services: OAK provides supervisory services on a discretionary basis for all accounts under management for fixed income, equity no-load mutual funds, and individual equities. An initial interview and data-gathering questionnaire is undertaken to determine the client's individual needs and risk tolerance. A written plan/proposal is provided upon the client's request without compensation to OAK. Changes will be made to an existing portfolio on an as needed basis.
 - a. Monitoring: We continuously manage all client portfolios on a fully discretionary basis, actively monitoring market conditions and other risks and taking into account, when applicable, a client's changing needs. To ensure each client's individual needs are met and to maintain strong lines of communication, we will meet semi-annually for the first three years, and annually thereafter, to discuss portfolio allocations and performance.
 - b. Investment Authority: OAK offers nondiscretionary services, the retail investor makes the ultimate decision regarding the purchase or sale of investments.
 - c. Limited Investment Offerings: N/A
 - d. Account Minimums and Other Requirements: OAK's minimum investment amount is \$500,000.
- C. Additional Information: OAK has been in business since 1990 and offers services to individuals; trusts, estates, and charitable organizations; pension and profit sharing plans; and other types of corporations and business entities.
- D. Conversation Starters: Consider asking the following questions when considering an Investment Advisor or evaluating your current relationship.
 - a. "Given my financial situation, should I choose an investment advisory service? Why or why not?"
 - b. "How will you choose investments recommended to me?"
 - c. "What is your relevant experience, including your licenses, education and other qualifications? What do those qualifications mean?"

Item 3. Fees, Costs, Conflicts, and Standard of Conduct

- A. “What fees will I pay?”
- a. OAK charges an annual fee of one percent (1%) for assets under management (flat fee of 0.25% quarterly); with an annual minimum fee of \$5,000. OAK’s fees are billed quarterly based on the value of the account on the last business day of each previous quarterly period.
 - b. Description of other fees and costs: OAK has no additional fees.
 - c. Additional Information: 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.
 - d. Conversation Starter: “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?”
- B. Retail Investor Question: 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?
- a. Standard of Conduct: 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 could create 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 are some examples to help you understand what this means.
 - i. Examples of Conflicts: At Oak no officer or employee shall buy or sell securities for their personal portfolio(s) where the decision is substantially derived, in whole or in part, by reason of his or her employment unless the information is also available to the investing public or reasonable inquiry. No person of the advisor shall place his or her own interests before that of the advisory client.
 - b. Conversation Starter: “How might your conflicts of interest affect me, and how will you address them?”
 - c. Additional Information: OAK will always put their clients first and foremost.
- C. “How do your financial professionals make money?”
- a. All OAK employees are salaried, there is no other compensation.

Item 4. Disciplinary History

- A. “Do you or your financial professionals have legal or disciplinary history?”
- B. No, neither OAK nor any financial professionals have legal or disciplinary history.
- a. Search Tool: Investor.gov/CRS, for a free and simple search tool to research OAK and OAK’s financial professionals
 - b. Conversation Starter: “As a financial professional, do you have any disciplinary history? For what type of conduct?”

Item 5. Additional Information

- A. Retail Investors can find out more about OAK by visiting www.oakfingroup.com
- B. You may request up-to-date information and request a copy of the relationship summary by calling (203) 329-9043 or (800) 322-1479.
- C. Conversation Starter: “Who is my primary contact person? Is he or she a representative of the investment? Who can I talk to if I have concerns about how this person is treating me?”