

Old Oak Financial Planning, Inc
Client Relationship Summary
ADV Part 3
January 2023

Old Oak Financial Planning, Inc. is registered with the Securities and Exchange Commission (SEC) as an investment adviser and is a member of the Financial Industry Regulatory Authority (FINRA). All financial advisors fall into one of two broad categories: Registered Investment Advisors (RIAs) and broker-dealers. RIAs are fiduciaries, while broker-dealers are not. In addition to the fiduciary obligation, the other main difference between an RIA and a broker-dealer is in the way they are compensated. RIAs either charge their clients a percentage of assets under management or a fixed or hourly fee. Broker-dealers, in contrast, receive most of their compensation through commissions based on the investment products they recommend and sell.

<p>What investment services and advice can you provide me?</p>	<p>Comprehensive Financial Planning involves gathering detailed information from each client about his or her financial objectives, income, assets, liabilities, budget, insurance needs, tax liabilities, estate plan, investments and other financial concerns. Some of these financial concerns are the educational needs of their children, new business ventures, and personal goals. The information collected is organized and analyzed by Old Oak.</p> <p>Investment Management is an advisory service for clients that want active management of their investments. Active investment management entails ongoing <u>monitoring</u> of clients' investment portfolios at least quarterly, reporting to the client via quarterly portfolio statements and discussion with the client regarding recommended changes to the portfolio. We offer investment advice on mutual funds, exchanged traded funds (ETFs), and individual stocks and bonds.</p> <p>Modular Plans are used for clients just starting out or on a budget. These focused plans concentrate on one area or issue of concern.</p> <p>Discretionary Investment Management - Old Oak will <u>not</u> be required to notify the Client before making, ordering and directing any and all transactions involving the portfolio assets in Client's name and for Client's account as fully as Client could do.</p> <p>Non-discretionary Investment Management - Old Oak <u>will</u> be required to notify the Client before making, ordering and directing any and all transactions involving the portfolio assets in Client's name and for Client's account as fully as Client could do.</p>	<p>Conversation Starters:</p> <ul style="list-style-type: none"> • 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?
<p>What fees will I pay?</p>	<p>Hourly Fees are \$125 per hour.</p> <p>Comprehensive Financial Planning fees are for the data and design of a detailed financial plan, tailored to the individual needs of clients.</p> <p>Investment Management fees are generally billed on a quarterly basis. Clients are billed in advance each calendar quarter and the fees are directly debited from client accounts.</p> <p>All fees are subject to negotiation.</p>	<p>Conversation Starters:</p> <ul style="list-style-type: none"> • 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?

<p>What are our 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?</p>	<p>When we provide you with recommendations as your investment adviser, we must 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. For example, the more assets there are in a retail investor’s advisory account, the more a retail investor will pay in fees, and the firm may therefore have an incentive to encourage the retail investor to increase the assets in his or her account. You should understand and ask us about these conflicts because they can affect the recommendations and investment advice we provide you.</p>	<p>Conversation Starters:</p> <ul style="list-style-type: none"> • How might your conflicts of interest affect me, and how will you address them?
<p>How do our financial professionals make money?</p>	<p>Old Oak’s investment management fees are exclusive of brokerage commissions, transaction fees, and other related costs and expenses which shall be incurred by the client. Clients may incur certain charges imposed by custodians, brokers, or third parties. Third party charges include fees charged by managers, custodial fees, deferred sales charges, odd-lot differentials, transfer taxes, wire transfer and electronic fund fees, and other fees and taxes on brokerage accounts and securities transactions. Mutual funds and exchange traded funds also charge internal management fees, which are disclosed in a fund’s prospectus. Such charges, fees and commissions are exclusive of and in addition to Old Oak’s fee, and Old Oak does not receive any portion of these commissions, fees, and costs.</p> <p>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.</p>	
<p>Do you or your financial professionals have legal or disciplinary history?</p>	<p>No</p>	<p>Conversation Starters:</p> <ul style="list-style-type: none"> • As a financial professional, do you have any disciplinary history? For what type of conduct?
<p>Additional information</p>	<p>For additional information about our services, Free and simple tools are available to research firms and financial professionals at Investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisors, and investing.</p> <p>Additional information about our firm can be found on our online ADV Form at finra.org or our website – oldoakfinancial.com. You may also call us at (810) 220-4400 to request up to date information and/or a copy of the CRS (Customer Relationship Summary).</p>	<p>Conversation Starters:</p> <ul style="list-style-type: none"> • 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?