



FORM CRS – CLIENT RELATIONSHIP SUMMARY
SKYOAK CAPITAL, INC.
OCTOBER 20, 2021

SkyOak Capital, Inc. (“SkyOak” or the “Firm” “we” or “us”) is an investment advisory firm registered with the Securities and Exchange Commission (“SEC”). Fees for brokerage and investment advisory services differ and it is important for you to understand the difference. Free and Simple Tools are available to research firms and financial professionals at 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?

For retail clients, SkyOak provides investment advisory services that include Investment Management Services, Financial Planning or Financial Consultations, Personal Wealth Manager Services and Family Office Services, Self-Directed IRA Services and Administration, and Corporate Retirement Services. These services are customized to your needs and provided on a discretionary basis, except that 3(21) Corporate Retirement Services are provided on a non-discretionary basis. Discretionary authority allows us to decide the type and amount of securities to be bought or sold for your account and when to invest, without consulting you first. Non-discretionary services means SkyOak provides investment recommendations to you and you make the ultimate decision of whether or not to implement the recommendation, including the purchase or sale of investments. You are free at all times to accept or reject any of our recommendations. The Firm maintains this discretion until it is revoked (e.g., by termination of our agreement or upon written instruction from you). Our investment management client’s accounts are managed on a discretionary basis in accordance with their objectives. Specific securities that are bought and sold, as well as dollar values and diversification, are determined by us in each of the investment model portfolios that we manage. Each client will typically end up with their own customized mix of a blended portfolio. We typically utilize a combination of (a) separately managed accounts utilizing active management organizations; (b) model portfolios utilizing specific research and methodology consisting of individual stocks and/or exchange traded funds (“ETFs”) and; (c) limited partnerships and/or pooled investment vehicles. We will manage, monitor, rebalance and re-allocate your investments on an ongoing basis in accordance with your objectives. We will conduct investment reviews at least annually with you to evaluate investment performance and to update your financial circumstances as necessary. Reviews for financial planning, estate planning, or investment consulting services are only conducted at your request. The Firm generally does not impose a minimum relationship size; however, certain strategies require a minimum asset amount to increase the chance to achieve optimal returns.

Ask one of our financial professionals the following questions:

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?

For financial planning services, SkyOak provides personal financial plans based on client’s objectives. These services will be comprehensive or segmented and focus on investments, insurance, taxes, retirement, cash flow, and/or estate plans, depending on your needs. At the completion of the financial planning process, the client has the option to implement recommendations through SkyOak but is not obligated to do so.

For further information about our services and advice please read Items 4, 7, and 8 of our Form ADV Part 2A disclosure brochure. Click [here](#) for a copy or go to www.adviserinfo.sec.gov.

What fees will I pay?

SkyOak charges an annual tiered portfolio management fee that is billed quarterly in

advance and based on the total value of assets in each client’s managed account. The fee is: 1.25 % on first \$1,000,000, 1.00 % on next \$1,000,000 up to \$2,500,000, 0.85% on next \$2,500,000 up to \$10,000,000, and 0.65 % on amounts above \$10,000,000. The fee is adjusted on a pro-rata basis for deposits or withdrawals of \$10,000.00 or more. When calculating our fee, the total account value includes cash/equivalents and any margin balance. The latter creates a conflict of interest since this can

Ask one of our financial professionals the following questions:

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?

result in our fee being higher. Our fees are negotiable and we aggregate all of a client's assets with us when calculating our fee. We do have clients with different fee structures and calculation methodology than what is stated above. SkyOak charges a minimum annual portfolio management fee of \$2,400. Our fee for financial planning services is based upon an estimate of the complexity and time anticipated to perform the services. We charge an hourly rate of \$300-600 or a fixed fee, as agreed upon in advance. Fees for comprehensive personal financial plans typically range from \$1,500 - \$10,000. Also, you will pay additional fees to third parties in connection with your managed account. These can include (as applicable), custodian fees, transaction charges, mutual fund 12b-1 fees, distribution fees, deferred sales charges, IRA fees, margin interest, wire transfer and electronic fund fees, and other account administrative fees. 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.

More detailed information about our fees and other costs associated with investing, along with applicable conflicts can be found in Items 5, 10, and 14 of our Form ADV Part 2A disclosure brochure. Click [here](#) for a copy or go to www.adviserinfo.sec.gov.

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 are examples to help you see what this means.

Ask one of our financial professionals the following questions:

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

Broker/Custodian: SkyOak recommends Charles Schwab & Co, Inc. ("Schwab") to serve as custodian to our clients. Under this arrangement, SkyOak receives certain products and services from Schwab at no cost that benefit SkyOak but do not benefit our clients. Certain of these products and services assist us in managing and administering our clients' accounts and others help us develop our business, which gives us an incentive to have clients custody their assets at Schwab. **Third Party Payments:** SkyOak recommends insurance products to clients through its affiliate, SkyOak Asset Protection Group, LLC ("SOAPG"). Certain SkyOak professionals are insurance agents of SOAPG and earn commissions on insurance products sold to clients. **Affiliated Private Funds:** We have an incentive to recommend our affiliated private funds since Jennifer Davis is compensated as a managing member of the general partners of those private funds.

More detailed information about our conflicts of interest can be found in Items 4, 10, 11, 12, and 14 of our Form ADV Part 2A disclosure brochure. Click [here](#) for a copy or go to www.adviserinfo.sec.gov.

How do your financial professionals make money?

Each SkyOak financial professional is paid either a salary or compensation based on their client's fees. Jennifer Davis is compensated for her roles at the managers of private funds advised by SkyOak. She is the owner of SkyOak and as such participates in the profits and losses of the Firm. Additional information about the compensation received by SkyOak professionals and any related conflicts of interest are outlined in each professional's Form ADV Part 2B, which can be obtained by calling us at 800.971.8070.

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

Yes. Please go to www.investor.gov/CRS for a free and simple search tool to research us and our financial professionals.

Ask one of our financial professionals the following questions:

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

Ask one of our financial professionals the following questions:

Who is my primary contact person? Is he or she a representative of an investment adviser or broker-dealer?

Who can I talk to if I have concerns about how the person is treating me?

Additional Information

You can obtain additional information and/or request a copy of this Form CRS by going to www.adviserinfo.sec.gov or by calling us at 800.971.8070.