

**Stone Oak Wealth Management, LLC**  
**October 27, 2021**

**FORM CRS**

Stone Oak Wealth Management, LLC. ("SOW") is registered with the Securities and Exchange Commission as an investment adviser, offering brokerage and investment advisory services. Fees for these services differ and it is important for you to understand the differences. Tools are available to research firms and financial professionals at [Investor.gov/CRS](https://Investor.gov/CRS).

**What investment services and advice can you provide me?**

SOW offers the following services: discretionary and non-discretionary portfolio management and advisory services, financial planning, and pension consulting services. SOW does not offer wrap fee programs. Detailed information regarding our services, fees and other disclosures can be found in our Form ADV Part 2A Items 4, 7, 13 and 16 by clicking this link: <https://adviserinfo.sec.gov/firm/brochure/288217>.

**Monitoring of client accounts** is a part of our standard service. SOW does not charge a fee for monitoring. Accounts are monitored on a periodic basis or each time a scheduled or unscheduled meeting takes place or if initiated by our adviser.

**Investment Offerings** We offer advice on a variety of investments both equity and debt-based securities.

**Account Minimums and Requirements** In general, we do not require a minimum dollar amount to open and maintain an advisory account; however, we have the right to terminate your account if it falls below a minimum size which, in our sole opinion, is too small to manage effectively.

*Key Questions to Ask Your Financial Professional*

- **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?**

**What fees will I pay?**

You will pay advisor fees based on factors like a percentage of the assets in the portfolio, the complexity of the assets and strategies being managed and other fees. Please make sure you understand what fees and costs you are paying. For detailed information, see our Form ADV Part 2A by clicking this link: <https://adviserinfo.sec.gov/firm/brochure/288217>.

Clients may also pay additional fees and/or expenses. Examples of the most common fees and costs applicable to our clients are:

- Custodian fees;
- Account maintenance fees;
- Fees related to mutual funds and exchange-traded funds;
- Transaction charges when purchasing or selling securities; and
- Other product-level fees associated with your investments

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.

*Key Questions to Ask Your Financial Professional*

- **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?**

**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 financial adviser, we must act in your best interest and not put our interests ahead of yours. The way we make money may create conflicts with your interests because they can affect the investment advice, we provide you. The potential for a conflict of interest may exist since advisor fees are based on the amount of assets in the account - the higher the asset base, the higher the fees. We also have an affiliated insurance agency to which we may refer you if you need insurance products. This presents a conflict of interest since we have a financial incentive to refer you to our affiliated insurance agency.

We host marketing events that are open to clients and prospective clients. Occasionally, although not a material consideration when determining whether to recommend an investment in a particular insurance, mutual fund, ETF, or other financial product, sponsoring firms pay for part or all of the marketing expense. We do not make any corresponding commitment to invest any specific amount or percentage of client assets in any financial product as a result of the above. Nevertheless, this presents a conflict of interest since we have a financial incentive to recommend those products.

To help you understand the conflicts exist see our Form ADV Part 2A and refer to Items 5, 10, 12, and 14 by clicking this link: <https://adviserinfo.sec.gov/firm/brochure/288217>.

### **How do your financial professionals make money?**

Our advisers make money by providing advice for investment accounts and earning a portion of fees you pay us. Additionally, advisers may offer products that generate commissions - like insurance products, that are complementary to the financial advice they offer for investments. Also, they may generate fees by offering financial planning services for a fee.

#### ***Key Questions to Ask Your Financial Professional***

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

#### ***Key Questions to Ask Your Financial Professional***

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

No for the Firm. Yes for the financial professionals. These events are disclosed in the specific individual's Form U4 and/or Form ADV Part 2B Supplement. These documents can be found by going to [Investor.gov/CRS](http://Investor.gov/CRS).

Stone Oak Wealth Management, LLC., 19026 Ridgewood Parkway, Suite 134, San Antonio, TX 78259. Telephone: 210.339.2707 or [www.stoneoakwealth.com](http://www.stoneoakwealth.com) or by clicking this link: <https://adviserinfo.sec.gov/firm/brochure/288217>.

#### ***Key Questions to Ask Your Financial Professional***

- **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?**