



Hesmer Wealth Management, LLC d/b/a Oak Harbor Wealth Partners Form CRS - Client Relationship Summary

April 1, 2026

ITEM 1: INTRODUCTION

Hesmer Wealth Management, LLC d/b/a Oak Harbor Wealth Partners (“Oak Harbor”) is an **investment adviser** registered with the United States Securities and Exchange Commission. *We provide investment advisory services to you rather than brokerage services.* Brokerage and investment advisory services and fees differ, and it is important for retail investors to understand the differences. 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.

ITEM 2: RELATIONSHIPS & SERVICES

What Investment Services & Advice Can You Provide Me?

Description of Services: We offer investment advisory services, including **portfolio management services, third-party management referral and oversight services, institutional consulting services, pension and retirement plan consulting services** (plan-Level ERISA consulting services and limited engagements for plan participant services), **financial planning and consulting services**, and **educational seminars & workshop services**. Our financial planning services may be provided on a stand-alone basis or in conjunction with ongoing portfolio management. These services typically address one or more aspects of a client’s financial circumstances—such as estate planning considerations, risk management, budgeting and cash-flow analysis, retirement planning, and education funding—to assess the client’s overall financial situation and support the development of an appropriate investment plan. Services provided to retirement and pension plan participants may include general investment education and recommendations regarding diversification strategies, as applicable.

Monitoring: Our standard investment advisory services include periodically monitoring and reviewing your portfolio (or the portion of your portfolio under our management) in light of your stated investment objectives and guidelines. As part of these services, and when appropriate, we may engage one or more unaffiliated separate account managers (each, a “Manager”) and grant such Managers discretionary trading authority, consistent with your advisory agreement.

Investment Authority: We offer **discretionary** and **non-discretionary** account management. You can choose a “**discretionary account**” (an account that allows us to buy and sell investments within your account without asking you in advance) or a “**non-discretionary account**” (an account where we will provide you recommendations, and you will then decide how to proceed). In non-discretionary accounts, delays in receiving client approval may affect the timing of investment decisions. You may also place reasonable restrictions on how your account is managed; however, certain restrictions may limit available investment options, and not all requests can be accommodated. If you engage an unaffiliated third-party investment manager through our **third-party management referral and oversight services**, you will enter into a separate agreement directly with that manager, and investment authority will rest with the manager. Our role in this arrangement is limited to making the referral and, where agreed, providing ongoing oversight of the manager.

Investment Offerings: We do not offer proprietary investment products and will generally manage your portfolio using an array of investments, including primarily individual equity and/or fixed income securities, mutual funds, exchange-traded funds, publicly-traded real estate investment trusts, private investment funds, alternative investments, closed-end funds, and options. We retain discretion to recommend additional securities, products, or approaches when appropriate to address a Client’s specific objectives. Other firms may offer advice on a wider range of investment options, some of which may involve different or lower costs.

Account Minimums & Other Requirements: We do not impose a minimum account size or investment amount to provide investment advice to retail investors. Certain services, third-party managers, investment products, or custodial platforms may impose their own minimums or requirements. Clients who choose our **third-party management referral and oversight services** are subject to the minimum account requirements imposed by the selected independent third-party Manager’s agreement. Certain investment products, custodial platforms, or third-party investment vehicles recommended or utilized may impose their own minimum investment amounts, balance requirements, or fees. *(For additional information, please see Items 4 and 7 of our Form ADV, Part 2A Brochure available at <https://adviserinfo.sec.gov/firm/summary/340213>.)*

Conversation Starters: 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?*

ITEM 3: FEES, COSTS, CONFLICTS & STANDARD OF CONDUCT

What Fees Will I Pay?

Description of Principal Fees & Costs: We charge a negotiable advisory fees based on one or more of the following fee arrangements, as applicable to the specific advisory service selected: an annual **asset-based advisory fee** of up to 1.00% of assets under management (“AUM”), **hourly fees** that range from \$200 to \$500/hr., or a **fixed (flat) fee** that generally ranges from \$5,000 to \$30,000, depending on engagementscope and complexity. Asset-based advisory fees are generally **billed in advance, in arrears, or periodically**, directly deducted from your custodial account with your written permission or invoiced, as disclosed in our Form ADV 2A and the applicable Agreement. Because we charge an asset-based fee on the value of assets in your account, the more assets there are in your account, the more you will pay in fees. This creates a conflict of interest, as we have an incentive to encourage you to increase the assets in your account. **Our advisory fees generally do not vary based on the types of investments selected for your account.**

Description of Other Fees & Costs: In addition to our advisory fees, you will incur other fees and costs related to your investments. These may be charged directly or indirectly and can include, for example, custodial fees, mutual fund and exchange-traded fund expenses, brokerage commissions, transaction charges, third-party investment management and/or performance-based fees, and other product-level or investment-related expenses. You should review the applicable prospectus, offering memorandum, investment management or sub-advisory agreement, or other governing materials for each investment and account type for a complete description of the fees and expenses that may apply. Certain custodians that we recommend make products and services available to us at no additional cost, such as software, technology, consulting services, and access to publications and research. This creates a conflict of interest, as we have an incentive to recommend or maintain relationships with custodians that provide these benefits. **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. Lower fees for comparable services may, at times, be available from other sources. You are encouraged to discuss these costs with your financial professional to better understand the total fees you may pay. **Please make sure you understand what fees and costs you are paying.** (For additional information about our fees, costs, and related conflicts of interest, please see Items 5.A., 5.B., 5.C., and 5.D., as well as Items 10, 11, 12, and 14 of our Form ADV Part 2A Firm Brochure, which is available at no cost upon request or at www.adviserinfo.sec.gov.)

Conversation Starters: *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, & What Conflicts Of Interest Do You Have?

Standards of Conduct: When we act as your investment adviser, **we owe you a fiduciary duty to act in your best interest and not place our interests ahead of yours.** Nevertheless, certain business practices and compensation arrangements create conflicts of interest that can affect the advice we provide. For example, we manage accounts for multiple clients and allocate our time and resources among them; as our assets under management increase, we earn higher advisory fees. We may also engage in transactions in securities that we recommend to clients and may receive research or other non-execution services from broker-dealers (“soft-dollar” benefits). These arrangements create incentives that could influence recommendations, transactions, or the selection of service providers. We address these conflicts through full and fair disclosure, our Code of Ethics, and written policies and procedures designed to mitigate conflicts and promote fair and equitable treatment of all clients. (Please see our [Form ADV Part 2 Firm Brochure](#) for additional information about our conflicts and how we manage them.)

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

How Do Your Financial Professionals Make Money?

Description of How Financial Professionals Make Money: Our advisers receive a fixed salary and certain of our advisers are also eligible for firm profits distributions. This arrangement presents a conflict of interest in that we are incentivized to encourage you to increase the amount of assets in your account(s) managed by us in order to increase the fees you pay and therefore increase our firm’s profits. (For additional information, please see Item 10 of our [Form ADV Part 2](#).)

ITEM 4: DISCIPLINARY HISTORY

Do You or Your Financial Professionals Have a Legal or Disciplinary History? Yes No

For a free and simple search tool to research our firm and your financial professionals, visit www.investor.gov/CRS.

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

ITEM 5: ADDITIONAL INFORMATION

Additional Information On Our Advisory Services

For additional information about our advisory services and to request a copy of this Form CRS Relationship Summary, please visit <https://adviserinfo.sec.gov> and search for **Hesmer Wealth Management, LLC** (CRD No. 340213). You may also view it on our website at www.oakharborwealthpartners.com, or request a free copy by calling T: 919-981-9230 or emailing info@oh-wp.com.

Conversation Starters: *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?*