

ITEM 1 - INTRODUCTION

EverOak Wealth Co. is registered with the Securities and Exchange Commission ("SEC") as an investment adviser. One of the requirements of being a Registered Investment Adviser ("RIA") is to produce this Client Relationship Summary.

As a fee-only RIA, we do not sell products or accept commissions. We have a fiduciary responsibility to our clients and are legally required to act in their best interests. This differentiates us from brokerage firms, which offer other types of services, fee structures, and working relationships. Brokerage and investment advisory services and fees differ, and it is important to understand these differences, which is why the SEC provides free and simple tools for researching financial professionals at Investor.gov/CRS. This site also provides educational materials about investment advisers, broker-dealers, and investing.

ITEM 2 – WHAT INVESTMENT SERVICES AND ADVICE CAN YOU PROVIDE ME?

EverOak Wealth Co. offers investment advisory services to retail investors, including discretionary portfolio management and non-discretionary advice to certain brokerage customers. For discretionary accounts, after you sign an advisory agreement and custodian documents granting us authority, we may buy and sell investments without asking you in advance; this authority continues until the agreement ends. You may impose reasonable written restrictions. We regularly monitor managed advisory accounts as part of our standard portfolio-management service. For some accounts, we may allocate your portfolio using model portfolios licensed to our firm by FIWA. These models are not tailored to any individual and are not advice to you from FIWA. We retain discretion and responsibility for the advisory relationship; FIWA does not provide individualized advice to you, does not have a client relationship with you, and does not exercise discretionary authority over your account. For non-discretionary brokerage-customer advice, you make the ultimate investment decisions, and we do not have discretion or monitor the brokerage securities. We primarily advise on equities, fixed income and debt securities, mutual funds, ETFs, and may use alternative investments. We do not limit our advice to proprietary products or a narrow menu. We generally do not require a minimum account size, but we reserve the right to require one.

We also offer stand-alone or combined financial planning and retirement-plan consulting. Financial planning may address investments, retirement, insurance, education, tax-planning considerations, and portfolio allocation, but we do not provide tax or legal advice. Stand-alone financial planning does not include implementation or ongoing account monitoring unless you sign a separate agreement.

Additionally, we provide Business Exit Planning to owners of privately held businesses. This ongoing consulting may evaluate transition goals, financial readiness, exit strategies, and implementation priorities. We do not provide legal, tax, valuation, accounting, investment-banking, or business-brokerage services.

FOR MORE INFORMATION, [PLEASE SEE ITEMS 4, 7, 13, & 16 OF OUR FORM ADV PART 2A BROCHURE.](#)

Conversation Starters:

- 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.A – WHAT FEES WILL I PAY?

For investment management, you pay an ongoing asset-based fee under a tiered schedule, up to 1.20% annually. We bill quarterly in advance based on assets under management at the end of the prior quarter, including cash and cash equivalents. Our fees are not negotiable. The more assets in your account, the more you pay; this creates an incentive for us to encourage you to increase the assets we manage. 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.

We charge separate fees for other services. Individual financial planning generally costs \$3,500 to \$5,000. Business Exit Planning may be charged as a fixed fee, hourly fee, or ongoing retainer; the fees generally range from \$5,000 to \$25,000 or more, depending on scope and complexity. Retirement-plan consulting may be charged as a fixed or asset-based annual fee, with a typical minimum of \$10,000; the actual fee depends on plan size, participants, scope, complexity, and expected time. For limited, individualized investment advice provided directly to a retirement plan participant, we are compensated by the plan or plan sponsor, and you are not separately charged. For advisory services to brokerage customers, the broker-dealer pays our asset-based advisory fee, calculated quarterly in advance, and you are not separately charged. Your agreement states the amount, billing schedule, and other terms for each service. In addition to our fees, you may pay transaction or trade-away charges; custodial, account-maintenance, redemption, administrative, wire-transfer, or electronic-fund fees; mutual fund and ETF expenses; taxes; and other third-party charges. These fees are separate from our advisory fees, and we do not share in them.

FOR MORE INFORMATION, [PLEASE SEE ITEM 5 OF OUR FORM ADV PART 2A BROCHURE.](#)

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?

ITEM 3.B – 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?

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 some examples to help you understand what this means: Our asset-based fee creates an incentive to encourage you to increase the assets we manage. We may recommend rolling retirement-plan assets into an account we manage, which would increase our compensation, even when other options cost less. Fidelity provides products, support services, discounts, and other benefits to us that may not directly benefit you; this creates an incentive to recommend Fidelity partly because of those benefits rather than solely because of the cost or quality of its services. Broker-dealers pay us asset-based fees for advice to certain brokerage customers, creating an incentive to encourage participation and increase the assets covered by that arrangement. A retirement plan or its sponsor may pay us for plan-level services that include providing individualized investment advice to plan participants at no separate cost to the participant; because our plan-level compensation does not depend on our specific recommendations to any individual participant, this creates an incentive to favor recommendations that support the overall plan relationship.

FOR MORE INFORMATION, [PLEASE SEE ITEMS 5, 10, 11, 12 & 14 OF OUR FORM ADV PART 2A BROCHURE.](#)

Conversation Starters:

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

ITEM 3.C – HOW DO YOUR FINANCIAL PROFESSIONALS MAKE MONEY?

Our Financial Professionals receive a fixed salary and may receive a discretionary bonus based on factors including our Firm's profitability and growth in assets under management. This creates a conflict of interest because our Financial Professionals have an incentive to attract and retain client assets.

While some of our Firm's Financial Professionals are engaged in outside business activities, we must disclose material outside business activities and any conflict that it may pose to you. Our Firm supervises the business activities of our Financial Professionals through our compliance program. All Financial Professionals must follow a Code of Conduct to mitigate any conflicts with you.

FOR MORE INFORMATION, [PLEASE SEE ITEMS 5, 10, 11, & 14 OF OUR FORM ADV PART 2A BROCHURE](#)
OR REFER TO YOUR FINANCIAL PROFESSIONAL'S FORM ADV PART 2B BROCHURE.

ITEM 4 – DISCIPLINARY HISTORY

DO YOU OR YOUR FINANCIAL PROFESSIONALS HAVE LEGAL OR DISCIPLINARY HISTORY?

Yes. Visit Investor.gov/CRS for a free and simple search tool to research EverOak Wealth Co. and our financial professionals.

FOR MORE INFORMATION, [PLEASE SEE ITEM 9 OF OUR FORM ADV PART 2A BROCHURE](#)
OR REFER TO ITEM 11 OF OUR PART 1.

Conversation Starters:

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

ITEM 5 - ADDITIONAL INFORMATION

For additional information about our investment advisory services, visit the SEC's website at <http://www.adviserinfo.sec.gov/>. Our firm's IARD number is #344190. You may also contact us for up-to-date information and request a copy of the relationship summary by contacting us at (719) 300-6700, www.everoakwealth.com.

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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?