



Item 1 - Cover Page

FORM ADV PART 2B*

SEC Required Brochure Supplement:

Professional Background of

Jennifer A. Davis

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*This brochure supplement provides information about the qualifications of Jennifer A. Davis, President and Chief Executive Officer of SkyOak Wealth Management, Inc. This is a supplement to the SkyOak Wealth Management, Inc. Form ADV Part 2A brochure which you should have received previously. Please contact the Firm's Chief Compliance Officer, Donald L. Watson, if you have not received the brochure or if you have any questions about the contents of this supplement. Additional information about SkyOak Wealth Management, Inc. is available on the SEC's website at www.adviserinfo.sec.gov.

Each member of SkyOak's professional staff is evaluated on the basis of his or her education and work experience. The Firm requires that all principals have a college degree, or substantive investment-related work experience. In addition, any associated persons involved in determining investment strategy or giving investment advice to clients must meet the examination or other licensing requirements of the states in which they provide services.

Item 2 - Educational Background and Business Experience

JENNIFER A. DAVIS, CFP®

Born

1967

Education

California State University, Sacramento; Bachelor of Science in Business Administration and Economics (1990)

Certified Financial Planner* (CFP ®), designation conferred by College of Financial Planning, (November 1999)

FINRA Exams Passed: Series 7, 63 and 65

Insurance Licensed in California and Oregon for Life, Disability, Variable Life/Annuity and Long-Term Care

Business Background

2010 - Present	SkyOak Wealth Management, Inc.; President and CEO; Palo Alto, CA & Medford, OR
2010 - Present	Brokers International Financial Services, LLC Registered Representative; Panora, IA
2010	Resource Investment Architects, Inc.; Registered Representative/Advisory Associate; Petaluma, CA
2008 - 2009	Merrill Lynch-Private Banking & Investment Group; First Vice President; Menlo Park, CA
2000 - 2008	Smith Barney/Citigroup Family Office; Senior Vice President; Menlo Park, CA
1996 - 2000	Merrill Lynch -Wealth Management; Financial Advisor; San Mateo, CA

1993 - 1996	Citibank; Banker/Investment Advisor; San Francisco, CA
1990 - 1993	Wells Fargo Bank; Banker; Palo Alto, CA

Professional and Community Activities

After 20 years of working for large banks and brokerage firms, Jennifer Davis founded Oak Tree Asset Management, now named SkyOak Wealth Management, in February 2010. SkyOak Wealth Management is a financial advisory firm based out of Medford, Oregon serving families and business in both Southern Oregon and Silicon Valley. It was Jennifer's long time vision to build a firm that provides customized solutions and a broad scope of services through financial planning, experienced investment management, and insurance using a team of advisors with different areas of expertise.

Jennifer started her career in 1990 as a Personal Banker at Wells Fargo Bank in Palo Alto, California. She then spent several years opening Private Banking Centers in San Francisco for Citibank where she obtained her insurance and securities licenses. Between 1996 and 2009 Jennifer worked at both Merrill Lynch and Smith Barney where she became one of the top woman advisors in the country. At both firms, Jennifer was a part of an elite group of advisors who were specially trained in advising Ultra High Net worth Individuals, Endowments, and Foundations.

Jennifer and her family moved to Southern Oregon in 2003. She is very involved in philanthropy in both her Palo Alto and Southern Oregon communities. She is currently involved with the Ronald McDonald House at Stanford, Southern Oregon Humane Society, and Hearts with a Mission. Jennifer and her family are members of the Rogue Valley Country Club where she shares the same passion for golf as does her husband and youngest son, Max. Besides spending time with her family, Jennifer also enjoys travel and running with her two dogs.

Item 3 - Disciplinary Information

Jennifer Davis has no legal or disciplinary events or disclosures.

Item 4 - Other Business Activities

Jennifer is a registered representative of Brokers International Financial Services, LLC ("Brokers International"), a federally registered broker-dealer and member of the Financial Industry Regulatory Authority ("FINRA") and the Securities Investors Protection Corporation ("SIPC"). Her affiliation with Brokers International allows SkyOak to offer investment programs, insurance products and other products that may incur a commission or sales load when purchased on behalf of clients.

Brokers International Financial Services is independent and unaffiliated with SkyOak and does not supervise SkyOak's investment management services and has no responsibility

for the investment management decisions regarding the Firm's clients' assets or any other services it may offer its clients. Equally, SkyOak does not supervise and is not otherwise responsible for the brokerage services provided by Brokers International Financial Services.

Jennifer also is appointed as an insurance agent through Sky Oak's affiliated company, SkyOak Asset Protection Group, LLC, an Oregon limited liability corporation, registered in Oregon as an insurance agency ("SOAPG"). Through her affiliation with SOAPG, Jennifer and other SkyOak employees are able to provide insurance products and services to SkyOak clients as licensed insurance agents as well as assist other licensed insurance agents to provide insurance products to clients.

Item 5 - Additional Compensation

Other than as disclosed in Item 12 of the Firm's Form ADV Part 2A related to unsolicited discounts on software or brokerage services from client custodians, neither the Firm nor any of its employees receive any economic benefit from any non-client for the provision of investment advisory services.

Item 6 - Supervision

All Firm personnel are supervised by Ms. Davis and Donald L. Watson, the Firm's Chief Compliance Officer. Jennifer's client and personal trading activities are monitored by Mr. Watson whose supervision is ongoing and includes account reviews, trade supervision, annual compliance reviews including the forensic testing of Firm systems, staff meetings and employee reviews.

Item 7 - Requirements for State-Registered Advisors

Jennifer has not been the subject of a bankruptcy filing. Nor has she ever been liable for any claim alleging damages in excess of \$2,500, or found liable in any proceeding involving claims of investment-related business activity, fraud, false statements or omissions, theft, embezzlement, other wrongful taking of property, bribery, forgery, counterfeiting, extortion, or dishonest, unfair or unethical practices.

* The Certified Financial Planner® ("CFP®") designation requires the holder to meet education, examination, experience and ethics requirements, and pay an ongoing certification fee. A bachelor's degree (or higher), or its equivalent in any discipline, from an accredited college or university is required. Students are required to complete course training in nine core financial topic areas, sit for a 10 hour CFP Board Certification Examination, acquire three years full-time or equivalent (2,000 hours per year) part-time work experience in the financial planning field and undergo an extensive background check—including an ethics, character and criminal check.