

Item 1 – Cover Page

ACORN DIGITAL WEALTH
a division of
OAKWOOD CAPITAL MANAGEMENT LLC

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MARCH 27, 2017

This Brochure Supplement provides information about Oakwood Capital Management LLC's *supervised persons* who will provide advisory services to clients of Acorn Digital Wealth, a division of Oakwood Capital Management LLC, that supplements the Acorn Digital Wealth Wrap Fee Brochure. You should have received a copy of that Brochure. Please contact Mr. Nicanor M. Mamaril, Executive Vice President/CFO/COO/CCO of Oakwood if you did not receive Acorn's Wrap Fee Brochure or if you have any questions about the contents of this supplement.

Item 2 -Table of Contents

Item 1 – Cover Page	i
Item 2 -Table of Contents	ii
BRUCE A. MANDEL	1
Item 2- Educational Background and Business Experience	2
Item 3- Disciplinary Information.....	2
Item 4- Other Business Activities.....	2
Item 5- Additional Compensation.....	3
Item 6 - Supervision	3
NICANOR M. MAMARIL.....	4
Item 2- Educational Background and Business Experience	5
Item 3- Disciplinary Information.....	6
Item 4- Other Business Activities.....	6
Item 5- Additional Compensation.....	6
Item 6 - Supervision	6
TOM W. DOXEY	7
Item 2- Educational Background and Business Experience	8
Item 3- Disciplinary Information.....	8
Item 4- Other Business Activities.....	9
Item 5- Additional Compensation.....	9
Item 6 - Supervision	9
ARIEL A. da SILVA	10
Item 2- Educational Background and Business Experience	11
Item 3- Disciplinary Information.....	12
Item 4- Other Business Activities.....	12
Item 5- Additional Compensation	12
Item 6 - Supervision	12
AYAKO YOSHIOKA	13
Item 2- Educational Background and Business Experience	14
Item 3- Disciplinary Information.....	15

Item 4- Other Business Activities.....	15
Item 5- Additional Compensation.....	15
Item 6 - Supervision.....	15

BRUCE A. MANDEL

ACORN DIGITAL WEALTH

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This Brochure Supplement provides information about Mr. Bruce A. Mandel that supplements the Acorn Digital Wealth Wrap Fee Brochure. You should have received a copy of that Brochure. Please contact Mr. Nicanor M. Mamaril, Executive Vice President/CFO/COO/CCO of Oakwood at 310-772-2600 if you did not receive Acorn's Wrap Fee Brochure or if you have any questions about the contents of this supplement.

Additional information about Bruce A. Mandel is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2- Educational Background and Business Experience

Bruce A. Mandel

Year of Birth: 1952

Education:

University of California (UCLA) - BA, 1974 (Political Science)
Southwestern University School of Law - JD, 1977

Business Background:

1998 – Present	Oakwood Capital Management LLC	Los Angeles, CA	President & CEO
2016 – Present	Acorn Digital Wealth, a division of Oakwood Capital Management, LLC	Los Angeles, CA	
2016 – 2016	Syndicated Capital, Inc.	Santa Monica, CA	Registered Representative
1998 – 2014	Oakwood Capital Holdings LLC	Los Angeles, CA	President & CEO
2004 – 2014	Finance 500, Inc.	Irvine, CA	Registered Representative
1978 – 1998	RNC Capital Management Co.	Los Angeles, CA	Senior V.P. Director of Marketing

Item 3- Disciplinary Information

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to this Item.

Item 4- Other Business Activities

None

Item 5- Additional Compensation

The Oakwood process for prospects and clients is to assess their ongoing financial needs. In that process, Mr. Mandel may refer Acorn *clients* to certain insurance brokers or agents that pay a referral fee to Oakwood if the *clients* purchase insurance through the agent. The payment of referral fees to Oakwood may give rise to a conflict of interest between Acorn and its *clients* that is disclosed in writing to referred *clients*.

Item 6 - Supervision

Mr. Mandel is required to comply with Oakwood's internal policies. All investment guidelines are set by the Investment Policy Committee. Mr. Mandel's advisory activities are also supervised by Nicanor Mamaril, the Chief Compliance Officer of Oakwood, who can be reached at 800-586-0600 or 310-772-2600.

NICANOR M. MAMARIL

ACORN DIGITAL WEALTH

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This Brochure Supplement provides information about Mr. Nicanor M. Mamaril that supplements the Acorn Digital Wealth Wrap Fee Brochure. You should have received a copy of that Brochure. Please contact Mr. Bruce A. Mandel, President and Chief Executive Officer of Oakwood at 310-772-2600 if you did not receive Acorn's Wrap Fee Brochure or if you have any questions about the contents of this supplement.

Additional information about Nicanor M. Mamaril is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2- Educational Background and Business Experience

Nicanor M. Mamaril

Year of Birth: 1947

Education:

University of the East – BBA, 1967 (Accountancy)
University of California (UCLA) – MBA, 1979 (Finance)
Certified Public Accountant, 1968 (Philippines); 1983 (California)
Personal Financial Specialist, 2009

The Personal Financial Specialist (PFS) credential is administered through the American Institute of CPAs (AICPA). To achieve the credential PFS, one has met the minimum education, experience and testing required of a CPA in addition to a minimum level of expertise in personal financial planning. The recipient must also hold an unrevoked CPA certificate issued by a state authority. A PFS credential holder is required to adhere to AICPA's Code of Professional Conduct, and is encouraged to follow AICPA's Statement on Responsibilities in Financial Planning Practice. To maintain his PFS credential, the recipient must complete 60 hours of financial planning Continuing Professional Education credits every three years. The credential is administered through the AICPA.

Business Background:

1998 – Present	Oakwood Capital Management LLC	Los Angeles, CA	Executive V.P. CFO/COO/CCO
2016 – Present	Acorn Digital Wealth, a division of Oakwood Capital Management, LLC	Los Angeles, CA	
2016 – 2016	Syndicated Capital, Inc.	Santa Monica, CA	Registered Representative
1998 – 2014	Oakwood Capital Holdings LLC	Los Angeles, CA	Executive V.P. CFO/COO
2004 – 2014	Finance 500, Inc.	Irvine, CA	Registered Representative
1973 – 1998	RNC Capital Management Co.	Los Angeles, CA	Senior V.P. Secretary/ Treasurer

Item 3- Disciplinary Information

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to this Item.

Item 4- Other Business Activities

None

Item 5- Additional Compensation

The Oakwood process for prospects and clients is to assess their ongoing financial needs. In that process, Mr. Mamaril may refer Acorn *clients* to certain insurance brokers or agents that pay a referral fee to Oakwood if the *clients* purchase insurance through the agent. The payment of referral fees to Oakwood may give rise to a conflict of interest between Acorn and its *clients* that is disclosed in writing to referred *clients*.

Item 6 - Supervision

Mr. Mamaril is required to comply with Oakwood's internal policies. All investment guidelines are set by the Investment Policy Committee. Mr. Mamaril's advisory activities are supervised by Bruce Mandel, the President and Chief Executive Officer of Oakwood, who can be reached at 800-586-0600 or 310-772-2600.

TOM W. DOXEY

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This Brochure Supplement provides information about Mr. Tom W. Doxey that supplements the Acorn Digital Wealth Wrap Fee Brochure. You should have received a copy of that Brochure. Please contact Mr. Nicanor M. Mamaril, Executive Vice President/CFO/CCO/CCO of Oakwood at 310-772-2600 if you did not receive Acorn's Wrap Fee Brochure or if you have any questions about the contents of this supplement.

Additional information about Tom W. Doxey is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2- Educational Background and Business Experience

Tom W. Doxey

Year of Birth: 1951

Education:

University of Utah – BS, 1974 (Finance)

University of Utah – MBA, 1975 (Finance)

Pacific Coast Banking School – Graduate Degree, 1980 (Banking)

Business Background:

1998 – Present	Oakwood Capital Management LLC	Los Angeles, CA	EVP/Private Wealth Management
2016 – Present	Acorn Digital Wealth, a division of Oakwood Capital Management, LLC	Los Angeles, CA	
2016 – 2016	Syndicated Capital, Inc.	Santa Monica, CA	Registered Representative
1998 – 2014	Oakwood Capital Holdings LLC	Los Angeles, CA	Member
2004 – 2014	Finance 500, Inc.	Irvine, CA	Registered Representative
1988 – 1998	RNC Capital Management Co.	Los Angeles, CA	Vice President Banking Division

Item 3- Disciplinary Information

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to this Item.

Item 4- Other Business Activities

None

Item 5- Additional Compensation

The Oakwood process for prospects and clients is to assess their ongoing financial needs. In that process, Mr. Doxey may refer Acorn *clients* to certain insurance brokers or agents that pay a referral fee to Oakwood if the *clients* purchase insurance through the agent. The payment of referral fees to Oakwood may give rise to a conflict of interest between Acorn and its *clients* that is disclosed in writing to referred *clients*.

Item 6 - Supervision

Mr. Doxey is required to comply with Oakwood's internal policies. All investment guidelines are set by the Investment Policy Committee. Mr. Doxey's advisory activities are supervised by Bruce Mandel, President & Chief Executive Officer of Oakwood and Nicanor Mamaril, Chief Compliance Officer of Oakwood. They can be reached at 800-586-0600 or 310-772-2600.

ARIEL A. da SILVA

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This Brochure Supplement provides information about Mr. Ariel A. da Silva that supplements the Acorn Digital Wealth Wrap Fee Brochure. You should have received a copy of that Brochure. Please contact Mr. Nicanor M. Mamaril, Executive Vice President/CFO/CCO/CCO of Oakwood at 310-772-2600 if you did not receive Acorn's Wrap Fee Brochure or if you have any questions about the contents of this supplement.

Additional information about Ariel A. da Silva is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2- Educational Background and Business Experience

Ariel A. da Silva

Year of Birth: 1974

Education:

Loyola Marymount University – BA, 1997 (Business Administration)
Certified Treasury Professional – 2011

The Certified Treasury Professional (CTP) certification is awarded by the Association for Financial Professionals. To achieve the certification CTP, one has a minimum of two years fulltime work experience in a career-based corporate cash/treasury management or corporate finance related position and obtained a passing grade on the CTP examination. Certificants must abide by the CTP Standards of ethical conduct and must complete 36 hours of continuing finance and business education credits every three years.

The Certified Treasury Professional (CTP) designation sets the standard in the treasury profession and is a global symbol of excellence. It signifies that you have demonstrated the knowledge and skills required to effectively execute critical functions related to corporate liquidity, capital and risk management.

Business Background:

2014 – Present	Oakwood Capital Management LLC	Los Angeles, CA	Senior V.P. Director of Fixed Income Investments
2016 – Present	Acorn Digital Wealth, a division of Oakwood Capital Management, LLC	Los Angeles, CA	
2007 – 2014	City of Los Angeles Office of the Treasurer	Los Angeles, CA	Investment Officer II
1999 – 2007	City National Wealth Management	Beverly Hills, CA	Assistant V.P. Municipal Bond Trader
1998 – 1999	Paine Webber	Los Angeles, CA	Investment Executive

Item 3- Disciplinary Information

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to this Item.

Item 4- Other Business Activities

None

Item 5- Additional Compensation

None

Item 6 - Supervision

Mr. da Silva is required to comply with Oakwood's internal policies. All investment guidelines are set by the Investment Policy Committee. Mr. da Silva's advisory activities are supervised by Bruce Mandel, President & Chief Executive Officer of Oakwood and Nicanor Mamaril, Chief Compliance Officer of Oakwood. They can be reached at 800-586-0600 or 310-772-2600.

AYAKO YOSHIOKA

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This Brochure Supplement provides information about Ms. Ayako Yoshioka that supplements the Acorn Digital Wealth Wrap Fee Brochure. You should have received a copy of that Brochure. Please contact Mr. Nicanor M. Mamaril, Executive Vice President/CFO/CCO/CCO of Oakwood at 310-772-2600 if you did not receive Acorn's Wrap Fee Brochure or if you have any questions about the contents of this supplement.

Additional information about Ayako Yoshioka is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2- Educational Background and Business Experience

Ayako Yoshioka

Year of Birth: 1975

Education:

University of California, Los Angeles – BA, 1997 (International Economics)
Chartered Financial Analyst - CFA, 2004

Chartered Financial Analyst

To achieve the professional designation of Chartered Financial Analyst (CFA) one must have four years of qualified investment experience, pledge to adhere to the CFA Institute Code of Ethics and Standards of Professional Conduct on an annual basis and complete the CFA Program. The CFA Program is organized into three levels, each culminating in a six-hour exam. The disciplines of study include accounting, economics, ethics, equity analysis, fixed income analysis, portfolio management and statistics. No continuing education is required.

Business Background:

2016 – Present	Oakwood Capital Management LLC	Los Angeles, CA	Senior V.P. Director of Equity Investments
2016 – Present	Acorn Digital Wealth, a division of Oakwood Capital Management, LLC	Los Angeles, CA	
2014 – 2016	Oakwood Capital Management LLC	Los Angeles, CA	Senior V.P. Director of Research- Equity Investments
2008 – 2014	300 North Capital, LLC	Pasadena, CA	Senior V.P. Director of Research
2007 – 2008	Provident Investment Counsel	Pasadena, CA	V.P. - Research Industrials & Materials Analyst
2004 – 2006	Provident Investment Counsel	Pasadena, CA	Research Analyst
2000 – 2003	Provident Investment Counsel	Pasadena, CA	Portfolio Analyst Research Analyst

1997 – 2000 The Capital Group

Los Angeles, CA

Communications
Coordinator

Item 3- Disciplinary Information

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to this Item.

Item 4- Other Business Activities

None

Item 5- Additional Compensation

None

Item 6 - Supervision

Ms. Yoshioka is required to comply with Oakwood's internal policies. All investment guidelines are set by the Investment Policy Committee. Ms. Yoshioka's advisory activities are supervised by Bruce Mandel, President & Chief Executive Officer of Oakwood and Nicanor Mamaril, Chief Compliance Officer of Oakwood. They can be reached at 800-586-0600 or 310-772-2600.