

Item 1 – Cover Page

OAKWOOD CAPITAL MANAGEMENT LLC

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www.oakwoodcap.com

JANUARY 11, 2018

This Brochure Supplement provides information about Oakwood Capital Management LLC's *supervised persons* that supplements the Oakwood Capital Management LLC Brochure. You should have received a copy of that Brochure. Please contact Mr. Nicanor M. Mamaril, Executive Vice President/CFO/COO/CCO if you did not receive Oakwood's Brochure or if you have any questions about the contents of this supplement.

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BRUCE A. MANDEL

President & Chief Executive Officer

OAKWOOD CAPITAL MANAGEMENT LLC

12121 WILSHIRE BLVD., SUITE 1250

LOS ANGELES, CA 90025

310-772-2600

JANUARY 11, 2018

This Brochure Supplement provides information about Mr. Bruce A. Mandel that supplements the Oakwood Capital Management LLC Brochure. You should have received a copy of that Brochure. Please contact Mr. Nicanor M. Mamaril, Executive Vice President/CFO/COO/CCO at 310-772-2600 if you did not receive Oakwood's 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, President & Chief Executive Officer

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 *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 Oakwood 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 the firm, who can be reached at 800-586-0600 or 310-772-2600.

NICANOR M. MAMARIL

Executive Vice President/Chief Financial Officer
Chief Operating Officer & Chief Compliance Officer

OAKWOOD CAPITAL MANAGEMENT LLC

12121 WILSHIRE BLVD., SUITE 1250

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This Brochure Supplement provides information about Mr. Nicanor M. Mamaril that supplements the Oakwood Capital Management LLC Brochure. You should have received a copy of that Brochure. Please contact Mr. Nicanor M. Mamaril, Executive Vice President/CFO/COO/CCO at 310-772-2600 if you did not receive Oakwood's 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, Executive Vice President, Chief Financial Officer
Chief Operating Officer & Chief Compliance Officer**

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 *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 Oakwood 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 the firm, who can be reached at 800-586-0600 or 310-772-2600.

TOM W. DOXEY

Executive Vice President

Private Client Wealth Management

OAKWOOD CAPITAL MANAGEMENT LLC

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JANUARY 11, 2018

This Brochure Supplement provides information about Mr. Tom W. Doxey that supplements the Oakwood Capital Management LLC Brochure. You should have received a copy of that Brochure. Please contact Mr. Nicanor M. Mamaril, Executive Vice President/CFO/CCO/CCO at 310-772-2600 if you did not receive Oakwood's 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, Executive Vice President
Private Client Wealth Management

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 Client 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 *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 Oakwood 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 and Nicanor Mamaril, Chief Compliance Officer. They can be reached at 800-586-0600 or 310-772-2600.

ARIEL A. da SILVA

Senior Vice President

Director of Fixed Income Investments

OAKWOOD CAPITAL MANAGEMENT LLC

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JANUARY 11, 2018

This Brochure Supplement provides information about Mr. Ariel A. da Silva that supplements the Oakwood Capital Management LLC Brochure. You should have received a copy of that Brochure. Please contact Mr. Nicanor M. Mamaril, Executive Vice President/CFO/CCO/CCO at 310-772-2600 if you did not receive Oakwood's 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, Senior Vice President & Director of Fixed Income Investments

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 and Nicanor Mamaril, Chief Compliance Officer. They can be reached at 800-586-0600 or 310-772-2600.

AYAKO YOSHIOKA

Senior Vice President

Director of Equity Investments

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JANUARY 11, 2018

This Brochure Supplement provides information about Ms. Ayako Yoshioka that supplements the Oakwood Capital Management LLC Brochure. You should have received a copy of that Brochure. Please contact Mr. Nicanor M. Mamaril, Executive Vice President/CFO/CCO/CCO at 310-772-2600 if you did not receive Oakwood's 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, Senior Vice President, Director of Equity Investments

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 and Nicanor Mamaril, Chief Compliance Officer. They can be reached at 800-586-0600 or 310-772-2600.

THOMAS H. SMITH
Senior Vice President
Private Client Wealth Management

OAKWOOD CAPITAL MANAGEMENT LLC

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JANUARY 11, 2018

This Brochure Supplement provides information about Mr. Thomas H. Smith that supplements the Oakwood Capital Management LLC Brochure. You should have received a copy of that Brochure. Please contact Mr. Nicanor M. Mamaril, Executive Vice President/CFO/COO/CCO at 310-772-2600 if you did not receive Oakwood's Brochure or if you have any questions about the contents of this supplement.

Additional information about Thomas H. Smith is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2- Educational Background and Business Experience

Thomas H. Smith, Senior Vice President, Private Client Wealth Management

Year of Birth: 1960

Education:

University of Georgia – BA, 1982 (Economics)
Cannon Financial Institutes – 2006 (Tax Strategies for the Affluent)
Green Consulting, LLC – 2006 (Affluent Investor Program)
National Social Security Advisor™ – 2016
Certified College Planning Specialist™ - 2016
Long Term Care Professional - 2016

The National Social Security Advisor™ (NSSA®) credential is administered through the National Social Security Association™. To achieve the credential one must have a job function that includes advising clients about Social Security Benefits choices. To achieve the Advisor status, one must complete the NSAA® administered course and pass the final examination. Certificate renewal requires 16 hours of continuing education every two years.

The Certified College Planning Specialist™ certification is administered through the National Institute of Certified College Planners. To achieve the certification and designation CCPS®, one must meet one of the following requirements: 1) professional financial certification/designation; 2) a professional financial license (securities, insurance, accounting, etc.) and 3) A combination of education and experience deemed satisfactory by the NICCP Advisory Council. There is a three module self-study course and a final course examination for each module that requires a passing score. Certificate renewal requires 24 hours per year of continuing education.

The Long Term Care Professional (LTCP) certification and designation requires successful completion of the following five courses in long term care: 1) LTC & LTC Financing; 2) Other Payment Options; 3) LTCI Product; 4) Tax and Planning Options; 5) Sales and Administration and passing a final examination. The LTCP designation is co-sponsored by America's Health Insurance Plans, the National Association of Health Underwriters and the National Association of Insurance & Financial Advisors.

Business Background:

2014 – Present	Oakwood Capital Management LLC	Los Angeles, CA	Senior V.P./Private Client Wealth Management
2015 – 2016	Syndicated Capital, Inc.	Santa Monica, CA	Registered Representative
2013 – 2014	HSmith Consulting	Pasadena, CA	Business Consultant

2008 – 2013	Fidelity Investments	Century City, CA	V.P. Branch Manager
2007 – 2008	Fidelity Investments	Century City, CA	Assistant Branch Manager
2006 – 2007	Fidelity Brokerage Services LLC	Woodland Hills, CA	V.P./Senior Account Executive
1985 – 2005	Charles Schwab & Co., Inc.	Pasadena, CA	Regional Vice President

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

Mr. Smith is the sole proprietor of rental properties which he personally owns and he spends approximately 10 hours a month managing the properties, from his home, outside of normal business hours.

Item 5- Additional Compensation

The Oakwood process for prospects and clients is to assess their ongoing financial needs. In that process, Mr. Smith may refer *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 Oakwood and its *clients* that is disclosed in writing to referred *clients*.

Item 6 - Supervision

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

MAXWELL KAYAJANIAN

Assistant Vice President - Wealth Advisor

OAKWOOD CAPITAL MANAGEMENT LLC

12121 WILSHIRE BLVD., SUITE 1250

LOS ANGELES, CA 90025

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JANUARY 11, 2018

This Brochure Supplement provides information about Mr. Maxwell Kayajanian that supplements the Oakwood Capital Management LLC Brochure. You should have received a copy of that Brochure. Please contact Mr. Nicanor M. Mamaril, Executive Vice President/CFO/CCO/CCO at 310-772-2600 if you did not receive Oakwood's Brochure or if you have any questions about the contents of this supplement.

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

Item 2- Educational Background and Business Experience

Maxwell Kayajanian, Assistant Vice President – Wealth Advisor

Year of Birth: 1990

Education:

California State University, Long Beach – BS, 2013 (Business Administration)
Certified Financial Planner™ - 2017

The Certified Financial Planner™ (CFP®) credential is administered through the CFP Board. To achieve the credential CFP®, one has met the required education, examination, experience and agrees to adhere to the high standards of ethics and practice outlined in the CFP Board's Standards of Professional Conduct and to acknowledge CFP Board's right to enforce them. To maintain his CFP® credential, the recipient must complete 30 hours of continuing education accepted by the CFP Board every two years.

Business Background:

2018 – Present	Oakwood Capital Management LLC	Los Angeles, CA	Assistant V.P. Wealth Advisor
2017 – 2018	Oakwood Capital Management, LLC	Los Angeles, CA	Associate Wealth Advisor
2014 – 2017	Oakwood Capital Management LLC	Los Angeles, CA	Client Service Associate
2013 – 2014	Capital Group/American Funds	Irvine, CA	Retirement Plan Operations
2013 – 2013	Morgan Stanley	Long Beach, CA	Business Development
2011 – 2013	Wells Fargo Advisors	Seal Beach, CA	Business Development

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