

Form CRS Disclosure

(Form ADV Part 3 – Client Relationship Summary)

Revised March 1, 2024

Oak Family Advisors, LLC

Oak Family Advisors, LLC, is registered with the Securities and Exchange Commission as an investment adviser.

It is important for you as a retail investor to understand that there are differences between the services provided and fees charged by a broker-dealer and an investment adviser. There are free and simple tools available to you at www.Investor.gov/CRS which provide educational materials about broker-dealers, investment advisers, and investing as well as the ability to research firms and financial professionals.

What investment services and advice can you provide me?

Our Firm offers investment advisory, consulting, and financial planning services primarily to individuals and families. After assessing your full financial situation, we work with you to construct a customized solution based on your needs. You give us discretionary authority to implement an agreed strategy and we continuously monitor and make appropriate changes when necessary. We have the necessary experience and credentials to pick individual stocks, bonds, and other vehicles to meet your goals allowing us to minimize the use of outside asset managers, thus saving you from an additional layer of fees. While we are not tax experts or estate attorneys, we often work closely with other professionals to shape your plan and manage your assets with tax and estate planning parameters in mind. A more detailed explanation of our financial counseling process can be found on our website at www.ofallc.com.

Other Questions You May Have

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?

What fees will I pay?

We believe in complete transparency regarding client advisory fees, so you will receive a statement every quarter that details exactly what you pay us. We generally base our fees on a percentage of assets under management and we bill clients on a quarterly basis, in advance, based upon the portfolio value as of the last day of the previous quarter as valued by the Custodian. More detailed information regarding our fees can be found in Part 2A of our Firm Brochure which is available on the SEC's website - www.adviserinfo.sec.gov. Depending on the level of services we will be providing (e.g. asset management, financial planning, etc.) as well as client-specific factors, our management fees may differ from this fee schedule.

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.

Other Questions You May Have

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 and 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:

Although security trading commissions have dropped dramatically in recent years, clients may still incur certain fees imposed by custodians, brokers or fund managers on brokerage accounts and securities transactions. In recommending a custodian or using outside broker-dealers for client transactions such as bond purchases, there may be a conflict of interest in that these providers often have their own income-based incentives to recommend certain types of services or security purchases.

Other Questions You May Have

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

How do your financial professionals make money?

We only earn fees based on our investment advisory services. We do not receive any other compensation related to the management of client accounts.

Do you or your financial professionals have legal or disciplinary history?

No. You can visit www.Investor.gov/CRS for a free and simple tool on how to research our firm and our financial professionals.

Other Questions You May Have

As a financial professional, do you have any disciplinary history? If so, for what type of conduct?

Additional information about our investment advisory services can be obtained by visiting our website at www.ofallc.com or by calling our office at 312-373-7221.

Other Questions You May Have

*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?*