

ITEM 1 – COVER PAGE

**Terrence S. Wilson, CFA**

**Oak Family Advisors, LLC  
150 North Wacker Drive  
Suite 1760  
Chicago, IL 60606  
312-373-7221**

**This Brochure Supplement provides information about Terrence S. Wilson that supplements the Oak Family Advisors, LLC Brochure. You should have received a copy of that Brochure. Please contact Oak Family Advisors, LLC at 312-373-7221 if you did not receive Oak Family Advisors, LLC's Brochure or if you have any questions about the contents of this supplement.**

**Additional information about Terrence S. Wilson, CFA is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

**ITEM 2 – EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE:**

**Terrence S. Wilson, CFA** (Chief Executive Officer) was born in 1963. He has a BS in Engineering from the University of Illinois and an MBA in Finance from the University of Chicago Booth School of Business, and is a Chartered Financial Analyst (CFA) (2006). Mr. Wilson joined Oak Family Advisors, LLC in December, 2011. Prior to joining Oak Family Advisors, LLC, he was a Vice President with Mid-Continent Capital following its merger with an affiliated firm, Bufka & Rodgers, in 2006 and was a Senior Analyst and Portfolio Manager with Bufka & Rodgers from 2004 – 2006. Terry started his career in the financial industry as an equity analyst with Lincoln Capital Management in 1999 after 12 years in the telecommunications industry.

The Chartered Financial Analyst (CFA) charter is a professional designation established in 1962 and awarded by CFA Institute. To earn the CFA charter, candidates must pass three sequential, six-hour examinations over two to four years. The three levels of the CFA Program test a wide range of investment topics, including ethical and professional standards, fixed-income analysis, alternative and derivative investments, and portfolio management and wealth planning. In addition, CFA charterholders must have at least four years of acceptable professional experience in the investment decision-making process and must commit to abide by, and annually reaffirm, their adherence to the CFA Institute Code of Ethics and Standards of Professional Conduct.

**ITEM 3 – DISCIPLINARY INFORMATION:**

No information is applicable to this item.

**ITEM 4 – OTHER BUSINESS ACTIVITIES:**

No information is applicable to this item.

**ITEM 5 – ADDITIONAL COMPENSATION:**

No information is applicable to this item.

**ITEM 6 – SUPERVISION:**

Terrence S. Wilson, Chief Executive Officer and principal of the firm, is supervised by Charles M. Sloan, President and principal of the firm, and Kathleen A. Helminski, Chief Compliance Officer of the firm. Mr. Sloan and Ms. Helminski may be reached at 312-373-7221.

Charles M. Sloan and Kathleen A Helminski monitor the investment advisory activities of Terrence S. Wilson, including the review of client securities transactions. Periodic investment committee and risk management committee meetings are held to discuss the economic environment and investments. Investment decisions are made at these meetings or in one-on-one ad hoc meetings with Terrence S. Wilson, Charles M. Sloan, and William E. Driscoll. John H. Fitzpatrick provides macroeconomic insights to the Committee. During investment and risk management committee meetings, economic and market results are reviewed and portfolio strategies are also assessed.

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**Charles M. Sloan, CFA**

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**ITEM 2 – EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE:**

**Charles M. Sloan, CFA** (President) was born in 1965. He has a Bachelor of Science in Accountancy from Northern Illinois University and an MBA from the University of Chicago's Booth School of Business, and is a Chartered Financial Analyst (CFA). Mr. Sloan joined Oak Family Advisors, LLC on April 1, 2016. Most recently he served as interim CFO for Forward Health Group, a Population Healthcare software company in Madison, WI. From 2006 until March 2015, he was an Executive Vice President and Portfolio Manager for Mid-Continent Capital LLC following its merger with an affiliated firm, Bufka & Rodgers, LLC in 2006 and was a Portfolio Manager for Bufka & Rodgers from 2001-2003 and returned in 2005 until the merger with Mid-Continental Capital in 2006. He was with Holland Capital Management as a Senior Equity Analyst from 2000-2001 and again from 2003-2005, and worked in Trust Administration and Asset Management for Harris Trust and Savings Bank from 1990-2000.

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**ITEM 3 – DISCIPLINARY INFORMATION:**

No information is applicable to this item.

**ITEM 4 – OTHER BUSINESS ACTIVITIES:**

Mr. Sloan has been an Instructor at the University of Chicago's Graham School of Continuing Liberal and Professional Studies, teaching a course in Securities and Financial Markets, for more than a decade. In addition, he is an advisor to Amplifi Capital LLC, a business services firm.

**ITEM 5 – ADDITIONAL COMPENSATION:**

No information is applicable to this item.

**ITEM 6 – SUPERVISION:**

Charles M. Sloan, President and principal of the firm, is supervised by Terrence S. Wilson, Chief Executive Officer and principal of the firm, and Kathleen A. Helminski, Chief Compliance Officer of the firm. Mr. Wilson and Ms. Helminski may be reached at 312-373-7221.

Terrence S. Wilson and Kathleen A. Helminski monitor the investment advisory activities of Charles M. Sloan, including the review of client securities transactions. Periodic investment committee and risk management committee meetings are held to discuss the economic environment and investments. Investment decisions are made at these meetings or in one-on-one ad hoc meetings with Terrence S. Wilson, Charles M. Sloan, and William E. Driscoll. John H. Fitzpatrick provides macroeconomic insights to the Committee. During investment and risk management committee meetings, economic and market results are reviewed and portfolio strategies are also assessed.

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**William E. Driscoll, CFA, CFP®**

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**Additional information about William E. Driscoll, CFA, CFP® is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

**ITEM 2 – EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE:**

**William E. Driscoll, CFA, CFP®** (Director of Research) was born in 1972. He has a BA in Biology with a concentration in Environmental Science from Colby College, Waterville, ME and is both a Chartered Financial Analyst (CFA) (2003) and Certified Financial Planner (CFP) (2019). Mr. Driscoll joined Oak Family Advisors, LLC in October, 2019. Prior to joining Oak Family Advisors, LLC, he was the founder of Prudence Island Wealth Management, an affiliate of Ballast Equity, LLC. Mr. Driscoll started his career as an equity analyst in 1997 in New York and moved to Chicago in 2002 where he moved from analyst-only responsibilities to portfolio manager and director of research at RMB Capital Management and Zuckerman Investment Group

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The Certified Financial Planner (CFP®) mark is a professional certification granted by the Certified Financial Planner Board of Standards, Inc. ("CFP Board"). To attain the CFP® mark, an individual must (1) complete an advanced college-level course of study addressing financial planning subject areas including insurance planning and risk management, retirement planning, investment planning,

and estate planning; (2) attain a Bachelor's Degree from a regionally accredited college or university; (3) pass the six-hour comprehensive CFP® examination; (4) have at least three years of full-time financial planning-related experience; (5) complete 30 hours of continuing education hours every two years; (6) agree to be bound by CFP® Board's Standards of Professional Conduct and annually renew this agreement.

**ITEM 3 – DISCIPLINARY INFORMATION:**

No information is applicable to this item.

**ITEM 4 – OTHER BUSINESS ACTIVITIES:**

No information is applicable to this item.

**ITEM 5 – ADDITIONAL COMPENSATION:**

No information is applicable to this item.

**ITEM 6 – SUPERVISION:**

William E. Driscoll, Director of Research of the firm, is supervised by Terrence S. Wilson, Chief Executive Officer and principal of the firm and Kathleen A. Helminski, Chief Compliance Officer of the firm. Mr. Wilson and Ms. Helminski may be reached at 312-373-7221.

Terrence S. Wilson and Kathleen A. Helminski monitor the investment advisory activities of William E. Driscoll, including the review of client securities transactions. Periodic investment committee and risk management committee meetings are held to discuss the economic environment and investments. Investment decisions are made at these meetings or in one-on-one ad hoc meetings with Terrence S. Wilson, Charles M. Sloan, and William E. Driscoll. John H. Fitzpatrick provides macroeconomic insights to the Committee. During investment and risk management committee meetings, economic and market results are reviewed and portfolio strategies are also assessed.

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**Frances E. Tuite, CFA**

**Oak Family Advisors, LLC  
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**Additional information about William E. Driscoll, CFA, CFP® is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

**ITEM 2 – EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE:**

**Frances E. Tuite, CFA** (Chief Investment Officer) was born in 1958. She has a B.B.A. in Finance and Accounting from the University of Cincinnati and an M.B.A. in Finance and Accountancy from Miami University in Oxford, Ohio. Ms. Tuite is a Chartered Financial Analyst (CFA), is a member of the CFA Institute and the CFA Society of Chicago, and has passed the Certified Public Accountant examination. Ms. Tuite joined Oak Family Advisors, LLC on July 1, 2021. Prior to joining Oak Family Advisors, LLC, she was part of the Investment Team at Fairpointe Capital LLC, serving as co-portfolio Manager and responsible for investment research for the Mid-Cap and ESG Equity Strategies, and also managed the 1837 LP long/short equity fund, which she founded in 2000. She managed the 1837 Fund at RMB Capital and at Talon Asset Management (under the name Talon Opportunity Partners). Ms. Tuite previously worked at Sirius Partners and Harris Associates as an analyst and portfolio manager, as a sell-side research analyst at William Blair & Co., and as an analyst and Director of Research at Johnson Investment Counsel. She was earlier employed at Procter & Gamble in their financial management training program.

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Certified Public Accountants (CPA) in Illinois, must have successfully completed at least 150 semester hours of acceptable credit approved by the Illinois Board of Examiners, including at least a U.S. bachelor's degree, and must complete all four sections of the CPA examination covering topics including audit, financial accounting and reporting, regulation and business environment.

**ITEM 3 – DISCIPLINARY INFORMATION:**

No information is applicable to this item.

**ITEM 4 – OTHER BUSINESS ACTIVITIES:**

Ms. Tuite serves as manager of the LLC for Buchanan Craft (dba River St Joe).

**ITEM 5 – ADDITIONAL COMPENSATION:**

No information is applicable to this item.

**ITEM 6 – SUPERVISION:**

Frances E. Tuite, Chief Investment Officer of the firm, is supervised by Terrence S. Wilson, Chief Executive Officer and principal of the firm and Kathleen A. Helminski, Chief Compliance Officer of the firm. Mr. Wilson and Ms. Helminski may be reached at 312-373-7221.

Terrence S. Wilson and Kathleen A. Helminski monitor the investment advisory activities of Frances E. Tuite, including the review of client securities transactions. Periodic investment committee and risk management committee meetings are held to discuss the economic environment and investments. Investment decisions are made at these meetings or in one-on-one ad hoc meetings with Terrence S. Wilson, Charles M. Sloan, and William E. Driscoll. John H. Fitzpatrick provides macroeconomic insights to the Committee. During investment and risk management committee meetings, economic and market results are reviewed and portfolio strategies are also assessed.



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**John H. Fitzpatrick, CFA**

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**Additional information about John H. Fitzpatrick, CFA is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

**ITEM 2 – EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE:**

**John H. Fitzpatrick, CFA** (Non-Executive Chairman) was born in 1956. Mr. Fitzpatrick received a Bachelor in Business Administration in Accounting from Loyola University of Chicago in 1979. Mr. Fitzpatrick is a non-practicing CPA (1979) and a Chartered Financial Analyst (CFA) (1987). Mr. Fitzpatrick became Chairman of Oak Family Advisors, LLC in August of 2010. In 2011 he was elected as a Director of American International Group, Inc. (AIG). From September 2015 to September 2017, Mr. Fitzpatrick was Chairman and Partner of White Oak Global Advisors, LLC. In addition, Mr. Fitzpatrick held the position of Secretary General of the Geneva Association from June 2012 to May 2014. Mr. Fitzpatrick was a Partner & Director of Pension Corporation of London from July 2006 to June 2010. He was also a Director of Pension Insurance Corporation Holdings, LLP and a Director of Pension Insurance Corporation Ltd.

Prior to Pension Corporation, Mr. Fitzpatrick was a CFO of two publicly-traded insurance and financial services companies (Suisse Re Group, Zurich, Switzerland (1998-2003) and Kemper Corporation, Long Grove, IL (1990-1996) and has held other senior executive and corporate finance positions in the insurance and financial services industry since 1978.

Certified Public Accountants (CPA) in Illinois, must have successfully completed at least 150 semester hours of acceptable credit approved by the Illinois Board of Examiners, including at least a U.S. bachelor's degree, and must complete all four sections of the CPA examination covering topics including audit, financial accounting and reporting, regulation and business environment.

The Chartered Financial Analyst (CFA) charter is a professional designation established in 1962 and awarded by CFA Institute. To earn the CFA charter, candidates must pass three sequential, six-hour examinations over two to four years. The three levels of the CFA Program test a wide range of investment examinations over two to four years. The three levels of the CFA Program test a wide range of investment topics, including ethical and professional standards, fixed-income analysis, alternative and derivative investments, and portfolio management and wealth planning. In addition, CFA charterholders must have at least four years of acceptable professional experience in the investment decision-making process and must commit to abide by, and annually reaffirm, their adherence to the CFA Institute Code of Ethics and Standards of Professional Conduct.

### **ITEM 3 – DISCIPLINARY INFORMATION**

No information is applicable to this item.

### **ITEM 4 – OTHER BUSINESS ACTIVITIES**

Oak Street Management Co., LLC is a management consulting firm.

As stated in Item 2 above, Mr. Fitzpatrick has the following outside business activities:  
American International Group, Inc. (AIG) – May 11, 2011 – elected as a Director of AIG.

His previous activities were the following:

White Oak Global Advisors, LLC – Chairman and Partner – September 2015 to September 2017

The Geneva Association – Secretary General – June 2012 to May 2014

Validus Holdings Ltd – Director – February 2010 to March 2011

Association of British Insurers – Director – 2003-2006

Atradius NV, (a trade credit insurer) – Director – 2005-2007

### **ITEM 5 – ADDITIONAL COMPENSATION**

John Fitzpatrick is no longer a licensed insurance agent in the state of Illinois. Therefore, no information is applicable to this item.

### **ITEM 6 – SUPERVISION**

John H. Fitzpatrick, Non-Executive Chairman and principal of the firm, is supervised by Terrence S. Wilson, Chief Executive Officer and principal of the firm, and Kathleen A. Helminski, Chief Compliance Officer of the firm. Mr. Wilson and Ms. Helminski may be reached at 312-373-7221.

Terrence S. Wilson and Kathleen A. Helminski perform periodic and regular monitoring of Mr. Fitzpatrick's personal trading activities including any account over which Mr. Fitzpatrick has direct or indirect beneficial interest, including the review of client securities transactions. Periodic investment committee and risk management committee meetings are held to discuss the economic environment and investments. Investment decisions are made at these meetings or in one-on-one ad hoc meetings with Terrence S. Wilson, Charles M. Sloan, and William E. Driscoll. John H. Fitzpatrick provides macroeconomic insights to the Committee. During investment and risk management committee meetings, economic and market results are reviewed and portfolio strategies are also assessed.

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**Kathleen A. Helminski**

**Oak Family Advisors, LLC  
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Additional information about Kathleen A. Helminski is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

**ITEM 2 – EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE:**

**Kathleen A. Helminski** (Manager, Client Service and Operations) was born in 1958. Ms. Helminski began working in the financial industry in 1976 in the Trust Department of Harris Trust and Savings Bank where she worked until 1982. She joined Bufka & Rodgers (now part of Mid-Continent Capital LLC) in 1988 and was part of the operations staff for 25 years specializing in portfolio reporting, trade settlement and client service. She was most recently Vice President – Client Service and Operations at Mid-Continent Capital before joining Oak Family Advisors in October 2013.

Ms. Helminski has an Associate's Degree in Applied Science - Financial Services and a Financial Management Certificate from Harper College.

**ITEM 3 – DISCIPLINARY INFORMATION:**

No information is applicable to this item.

**ITEM 4 – OTHER BUSINESS ACTIVITIES:**

No information is applicable to this item.

**ITEM 5 – ADDITIONAL COMPENSATION:**

No information is applicable to this item.

**ITEM 6 – SUPERVISION:**

Kathleen A. Helminski is supervised by Terrence S. Wilson, Chief Executive Officer and principal of the firm, and John H. Fitzpatrick, Non-Executive Chairman and principal of the firm. Mr. Wilson may be reached at 312-373-7221.

Terrence S. Wilson monitors the investment advisory activities of Kathleen A. Helminski , including the review of client securities transactions. Periodic investment committee and risk management committee meetings are held to discuss the economic environment and investments. Investment decisions are made at these meetings or in one-on-one ad hoc meetings with Terrence S. Wilson, Charles M. Sloan, and William E. Driscoll. John H. Fitzpatrick provides macroeconomic insights to the Committee. During investment and risk management committee meetings, economic and market results are reviewed and portfolio strategies are also assessed.