

Item 1- Cover Page

NEIL D. HACKMAN

Oak Financial Group, Inc.

1177 High Ridge Road
Stamford, CT 06905
Phone: (203) 329-9043
January 21, 2021

This Brochure Supplement provides information about Mr. Neil D. Hackman that supplements the Oak Financial Group, Inc. ("Oak") Brochure. You should have received a copy of that Brochure. Please contact Ms. Korinne P. Murphy, Chief Operations Officer and Chief Compliance Officer, at (800) 322-1479 and/or via electronic mail at kori@oakfingroup.com if you did not receive Oak's Brochure or if you have any questions about the contents of this supplement.

Additional information about Mr. Neil D. Hackman is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2- Educational Background and Business Experience

NEIL D. HACKMAN

BORN: 1952

EDUCATION:

Bernard Baruch College, BBA Business (1975)

EMPLOYMENT HISTORY

Oak Financial Group, Inc.; President, Chief Investment Officer and Chief Executive Officer, Stamford, CT. February, 1990 – present

Spectrum Securities, Inc.; Registered Principal, Thousand Oaks, CA. November 1989 – February 1990

IREC, New York, NY. July 1986 – November 1989

David Lerner Associates; Registered Representative, Stamford, CT. December 1986 – July 1986

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. There is no applicable disciplinary information.

Item 4- Other Business Activities

Registered investment advisers are required to disclose whether a supervised person is actively engaged in any investment-related business or occupation. Mr. Neil D. Hackman only outside activity is as a co-founder of Healing Hearts Pediatric Therapy Center Inc., a 501(c)(3) not for profit organization, in Stamford, CT. This is not an investment-related activity, and time spent on this organization by Mr. Hackman is de minimis.

Item 5- Additional Compensation

Registered investment advisers are required to disclose whether someone who is not a client provides an economic benefit to a supervised person for providing advisory services. There is no applicable compensation to disclose in response to this item.

Item 6 - Supervision

Mr. Neil D. Hackman is President, Chief Investment Officer and Chief Executive Officer of Oak. While Mr. Hackman has ultimate decision-making authority, Oak has a team of portfolio managers who regularly meet as a committee and discuss each other's activities as they relate to advice provided to advisory clients, including transactions effected for client accounts. The portfolio managers review accounts on an ongoing basis to monitor the disciplined and consistent implementation of their investment decisions. Ms. Korinne P. Murphy, Oak's Chief Compliance Officer, conducts account reviews on an ongoing basis to assure adherence to clients' stated investment objectives, investment restrictions and limitations, as well as to Oak's trading and trade allocation policies and procedures. This includes client accounts managed by Mr. Hackman. Ms. Murphy is responsible for Oak's compliance program. Ms. Murphy, from a regulatory compliance perspective, oversees Oak and its personnel, including Mr. Hackman.

In order to manage conflicts of interest resulting from ownership by owners or employees of Oak of the same securities as clients, Oak has established a Code of Ethics whereby Oak is to receive duplicate copies of trade confirmations and monthly custodial or brokerage statements for all members or employees associated with the company. Ms. Murphy reviews the personal securities trading activity of Mr. Hackman.

Ms. Korinne P. Murphy, Chief Operations Officer and Chief Compliance Officer, can be reached at (800) 322-1479 and/or via electronic mail at kori@oakfingroup.com.

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KYRA E. PALMER

Oak Financial Group, Inc.

1177 High Ridge Road

Stamford, CT 06905

Phone: (203) 329-9043

January 21, 2021

This Brochure Supplement provides information about Ms. Kyra E. Palmer that supplements the Oak Financial Group, Inc. ("Oak") Brochure. You should have received a copy of that Brochure. Please contact Ms. Korinne P. Murphy, Chief Operations Officer and Chief Compliance Officer, at (800) 322-1479 and/or via electronic mail at kori@oakfingroup.com if you did not receive Oak's Brochure or if you have any questions about the contents of this supplement.

Additional information about Ms. Kyra E. Palmer is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2- Educational Background and Business Experience

KYRA E. PALMER

BORN: 1984

EDUCATION:

University of Connecticut (Storrs, CT), Bachelor of Science (2006)

EMPLOYMENT HISTORY

Oak Financial Group, Inc.; Co-Chief Investment Officer, Stamford, CT. May 2006 – present

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. There is no applicable disciplinary information.

Item 4- Other Business Activities

Registered investment advisers are required to disclose whether a supervised person is actively engaged in any investment-related business or occupation. Ms. Kyra E. Palmer has no outside business activities or occupation.

Item 5- Additional Compensation

Registered investment advisers are required to disclose whether someone who is not a client provides an economic benefit to a supervised person for providing advisory services. There is no applicable compensation to disclose in response to this item.

Item 6 - Supervision

Ms. Kyra E. Palmer is supervised by Mr. Neil D. Hackman, President, Chief Investment Officer and Chief Executive Officer of Oak. Oak has a team of portfolio managers who regularly meet as a committee and discuss each other's activities as they relate to advice provided to advisory clients, including transactions

effected for client accounts. The portfolio managers review accounts on an ongoing basis to monitor the disciplined and consistent implementation of their investment decisions. Ms. Korinne P. Murphy, Oak's Chief Compliance Officer, conducts account reviews on an ongoing basis to assure adherence to clients' stated investment objectives, investment restrictions and limitations, as well as to Oak's trading and trade allocation policies and procedures. This includes client accounts managed by Ms. Kyra Palmer. Ms. Korinne P. Murphy is responsible for Oak's compliance program. Ms. Korinne P. Murphy, from a regulatory compliance perspective, oversees Oak and its personnel, including Ms. Kyra Palmer.

In order to manage conflicts of interest resulting from ownership by owners or employees of Oak of the same securities as clients, Oak has established a Code of Ethics whereby Oak is to receive duplicate copies of trade confirmations and monthly custodial or brokerage statements for all members or employees associated with the company. Ms. Korinne P. Murphy reviews the personal securities trading activity of Ms. Kyra Palmer.

Mr. Neil D. Hackman, President and Chief Executive Officer, can be reached at (203) 329-9043 and/or via electronic mail at neil@oakfingroup.com.