

# One Oak Capital Management

## Form CRS Relationship Summary – May 2021

One Oak Capital Management LLC (“One Oak”) specializes in investment-grade bond portfolio management and separately managed account services. It is an SEC-registered investment adviser. Investment advisory and brokerage services and fees differ; therefore, it is important for you to understand the differences. You should carefully consider which types of accounts and services are right for you. Free and simple tools are available to research firms and financial professionals at [www.Investor.gov/CRS](http://www.Investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing.

### **WHAT INVESTMENT SERVICES AND ADVICE CAN YOU PROVIDE TO ME?**

For our retail clients, we will offer you advice on a regular basis. We will discuss your investment goals, develop a strategy to achieve your investment goals, and regularly monitor your account. We will contact you (by phone or e-mail) at least annually to discuss your portfolio. We offer separately managed account services which can also invest in One Oak’s affiliated portfolios. These accounts are managed on a discretionary basis which means we do not need to call you when buying or selling in your account. You will sign an investment management agreement giving us this authority. This agreement will remain in place until you or we terminate the relationship.

We primarily advise clients regarding investments in stocks, bonds, mutual funds, exchange-traded funds (“ETFs”), and the selection of suitable money managers. Depending on the client’s financial circumstances, we may also provide advice regarding other instruments, including, without limitation, U.S. government and municipal securities, money market accounts, and other public and private investments. We may also provide advice on investments held in your portfolio at the inception of our advisory relationship and/or other investment types not listed above at your request. We have no minimum opening account size or fee requirements for retail investors to open or maintain an advisory relationship.

Our investment advice will cover a limited selection of investments. Other firms could provide advice on a wider range of choices, some of which might have lower costs

**FOR ADDITIONAL INFORMATION**, please see our Form ADV Part 2A brochure Items 4 and 7.

### **QUESTIONS TO ASK US:**

- *Given my financial situation, should I choose an investment advisory service? Why or why not?*
- *How will you choose investments to recommend me?*
- *What is your relevant experience, including your licenses, education, and other qualifications? What do these qualifications mean?*

### **WHAT FEES WILL I PAY?**

Clients will pay an annual principal advisory fee between 1% to 1.5%, paid monthly in arrears, based on the market value of each account on the last business day of the previous month. As you invest more assets with us, the amount of fees we collect will increase; therefore, there could be an incentive to encourage you to increase your assets.

### **Other Fees and Costs**

You will likely incur additional fees from brokerages, custodians, administrators, and other service providers, as appropriate. These fees are incurred as a result of managing a client account and are charged by the service provider. The amount and nature of these fees is based on the service provider’s fee schedule(s) at the provider’s sole discretion. Some investments (such as mutual funds and variable annuities) impose additional fees that will reduce the value of your investment over time. These fees are separate and distinct from any fees charged by the Adviser.

***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.***

**FOR ADDITIONAL INFORMATION**, please see our Form ADV Part 2A brochure Items 4, 7 and 13.

### **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?**

We are held to a fiduciary standard that covers our entire investment advisory relationship with you, including monitoring your portfolio, investment strategy, and investments on an ongoing basis, among other requirements. We can make extra money if you act on our investment recommendations and you choose to open an advisory account through us.

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## **HOW DO YOUR FINANCIAL PROFESSIONALS MAKE MONEY?**

Our financial professionals earn a portion of the fee you pay. The fees charged to you can vary from fees charged to other clients based on the amount of assets managed by your advisor or the time and complexity needed to meet your needs.

**FOR ADDITIONAL INFORMATION**, please see our Form ADV Part 2A brochure Items 4, 5, and 10 and any brochure supplement your financial professional provides.

### **QUESTIONS TO ASK US:**

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

## **DO YOU OR YOUR FINANCIAL PROFESSIONALS HAVE A LEGAL OR DISCIPLINARY HISTORY?**

No, neither the firm nor any of our financial professionals have a disciplinary history. Please visit [www.investor.gov](http://www.investor.gov) for a free search tool to research our financial professionals.

### **QUESTIONS TO ASK US:**

*Do you or your financial professionals have a disciplinary history? For what type of conduct?*

## **HOW DO I GET ADDITIONAL INFORMATION ABOUT YOUR FIRM AND SERVICES?**

**FOR ADDITIONAL INFORMATION ABOUT OUR SERVICES**, see our Form ADV brochure on [www.adviserinfo.sec.gov/IAPD](http://www.adviserinfo.sec.gov/IAPD) and any brochure supplement your financial professional provides. Call us at **914-205-5823** to request up-to-date information and request a copy of the relationship summary.

### **QUESTIONS TO ASK US:**

- *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?*