



There are different ways you can get help with your investments. You should carefully consider which types of accounts and services are right for you. This document provides a summary of the types of services we provide and how you will pay for them. Please contact us for additional information. Questions you might consider asking us are noted (➔) throughout this Summary.

Introduction

Blue Oak Capital is an SEC registered investment adviser that has provided investment management services to investors since 1999. We do not provide services as a broker-dealer. There are differences between investment advisers and broker-dealers, and it is important for you to understand them as you decide what kind of account is right for you. You can learn more about the differences between investment advisers and broker-dealers at the websites provided by the SEC like <https://www.investor.gov> and <https://www.investor.gov/crs>.

What Investment Services and Advice Can You Provide Me?

Investment Management Services: If you request investment management services, we will:

- Tailor an investment approach for you that reflects your age, income, family circumstances, financial condition, retirement goals, investment goals, and your risk tolerance.
- Conduct periodic reviews of your investment goals and asset allocation in response to changes in the above factors.
- Provide ongoing monitoring of your investment accounts.
- Monitor market, economic, industrial sector, and geo-political trends.
- Review relevant financial industry research on a routine basis.
- Buy and sell securities for your accounts that are a part of our Firm's investment strategy and that are consistent with your financial condition, goals, and risk tolerance.
- We will do so on a "discretionary" basis that authorizes us to trade without your prior approval of each trade.

Our Firm has a stated minimum account size requirement of \$2,000,000 and a stated minimum annual fee of \$20,000 for all new client relationships. We may negotiate fees with clients – please see What Fees Will I Pay?

Additional detail about our services is provided in our [Form ADV Part 2A](#) at Item 4.

- ➔ Given my financial situation, should I choose an investment advisory service and 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 your professional qualifications mean?

What Fees Will I Pay?

These are the principal types of fees you will pay to us in connection with our services:

- Asset-Based Fees: Investment management fees charged as a percentage of the value of the assets under our management. These are paid quarterly.

We may negotiate a different fee with clients. Any deviations from the fee structure are based on several factors including the nature and length of the client relationship, the services requested, account composition, the amount of work involved, the amount of assets placed under management and the attention needed to manage the account.

Other fees & costs you will pay to others in relation to your investments include:

- Custodian fees. If charged, these are paid to your custodian directly, on an annual or a monthly basis.
- Maintenance fees. If charged, these are paid to your custodian directly.

- Transactional and product-level fees (commissions). If charged, these are paid to your executing broker-dealer directly, at the time of each transaction.
- Fees related to Funds and Annuities. Mutual funds, exchange traded funds (ETFs), hedge funds, and variable annuity products may impose ongoing management fees, administrative fees and redemption or surrender fees. These are paid to the issuer of the fund or ETF or the insurer that issues the annuity directly.

The fee any investment adviser charges reduces the value of your account when it is deducted each billing period. Please make sure you understand what fees and costs you are paying. You will pay the asset-based fee each period even if no securities are bought or sold in your account. You will pay fees and costs whether you make or lose money on your investments. More detail about our fees is in our [Form ADV Part 2A](#), Item 5.

- ➔ Help me understand how 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 remain in investment positions?

What Are Your Legal Obligations to Me When Acting as My Investment Adviser?

We have adopted an internal Code of Ethics. When we act as your investment adviser, we must act in your best interest and not put our interests ahead of yours. Where the interests of our Firm or staff conflict with our duties to you, we must work to eliminate the conflict or tell you about it in clear terms. You should understand these conflicts because they can affect the investment advice we provide you.

How Else Does Your Firm Make Money and What Conflicts of Interest Do You Have?

Here are examples to help you understand what this means:

- We charge fees for our services and that creates a conflict with your interests. The more assets there are in your investment account, the more absolute dollars you pay to us in fees, and we therefore have an incentive to encourage you to increase the assets in your account. This may manifest when we recommend you invest in securities rather than annuities, real estate, or non-managed assets.
- We utilize a custodian (e.g. Charles Schwab & Co., Inc.) for all client assets. Most custodians provide investment advisors with essential trading, reporting, compliance, education, back office services, and investment research. Charles Schwab & Co., Inc., like most custodians, provides Blue Oak Capital, LLC with these basic services.
- Our employees personally invest in the same, or different securities based upon their personal financial situations and their investments may perform as well as, better or worse than our clients' investments.

How Do Your Financial Professionals Make Money?

Our financial professionals are paid a salary based upon their education, professional training, work background and the level of skill, sophistication, and dedication they exhibit in conducting their work for the Firm. Financial professionals who are owners of the business share in the profits of the business.

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

Do You or Your Financial Professionals Have Legal or Disciplinary Histories?

No. We recommend that you visit <https://www.adviserinfo.sec.gov/> for a free and simple search tool to research our Firm and our financial professionals.

- ➔ As a financial professional, do you have any disciplinary history? For which type of conduct?
- ➔ Who is my primary contact person?
- ➔ Is she or he an Investment Adviser Representative or a Broker-Dealer Representative?
- ➔ Who can I speak with if I have concerns about how this person is treating me?

We Encourage You To Seek Out Additional Information.

Visit <https://www.investor.gov/> that provides helpful educational materials to learn more about investing. For additional information on our advisory services, fees, conflicts, and personnel, see our [Form ADV Parts 1 and 2](#) on <https://www.adviserinfo.sec.gov/>. If you have any questions, or to obtain copies of our Form ADV Part 2 or Form CRS, please contact our Chief Compliance Officer, Matthew B. Kenaston, by email to matt@blueoak.net.