

September 30, 2022

Item 1 - Introduction: White Oak Wealth Partners (“White Oak”) is an investment adviser that provides advisory services. Brokerage and investment advisory services and fees differ, and it is important for you to understand the differences. Free and simple tools are available to research firms and financial professionals at investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers, and investing.

Item 2 – Relationship Services

What investment services and advice can you provide me?

We offer investment advisory services to retail investors. As part of these services, we manage individual client accounts on a discretionary basis and provide financial planning. We also provide general consulting services on a project basis which is not part of our standard service.

Monitoring	White Oak personnel review client accounts on an ongoing basis and no less frequently than quarterly. An account review is also triggered upon receipt of information material to the management of the portfolio or upon client request.
Investment Authority	White Oak has discretionary authority to manage accounts on behalf of our clients. This allows us to determine the securities to be bought or sold in your account and the amount of those securities, the broker or dealer to be used for purchase or sale of securities for a client’s account, and the commission rates to be paid to a broker or dealer for a client’s securities transactions. You should note that we have full discretion to determine when your assets are invested, both when we begin to manage your account and upon receipt of additional contributions to your account.
Investment Offerings	We do not currently limit our advice to proprietary products, or a limited menu of products or types of investments.
Requirements	White Oak does not impose a minimum account size.

For additional information, please see Items 4, 7, 8, 12 & 13 of our Form ADV, Part 2A (Brochure) available at: <https://adviserinfo.sec.gov/> (click on “Part 2 Brochures”).

Key questions to ask:

- 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?

Item 3 – Fees, Costs, Conflicts, and Standard of Conduct

What fees will I pay?

White Oak charges advisory fees based on a percentage of a client’s assets under management. All fees are payable quarterly in advance as stated in our agreement with you. The more assets there are in your advisory account, the more you will pay in fees; thus, the firm has an incentive to increase the assets in your account. Consulting fees are generally charged hourly. The more time spent on the project means you will pay more. The fees you pay to us do not include the fees and expenses charged to you by mutual funds, ETFs or other investment pools to their shareholders, third-party money managers, or administrative fees and other operational related fees and expenses; commissions or transaction costs charged by your custodian or the executing broker we may select when purchasing or selling securities; and custody and related administrative fees charged by broker dealers and custodians.

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 Items 5, 6 & 12 of our Form ADV, Part 2A (Brochure) available at: <https://adviserinfo.sec.gov/> (click on “Part 2 Brochures”).

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? 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 interests 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. As part of our arrangement with large broker-dealers, they provide our investment professionals access to products and services that assist us in managing and administering your account(s). This includes research, brokerage services, conferences, educational meetings, and software and other technology. Thus, a conflict may arise as an incentive exists to select a broker-dealer based on our interest in receiving the research or other products or services, rather than on the clients’ interest in receiving lower fees and commissions through another broker-dealer. We review our relationship with broker-dealers and the associated costs to you as part of our obligation to act in your best interest. For additional information, please see Items 10 & 12 of our Form ADV, Part 2A (Brochure) available at <https://adviserinfo.sec.gov/>

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

How do your financial professionals make money?

Our Advisors receive compensation based on the revenue generated from the clients they serve (management fees) as well as commissions from the insurance carriers earned through the education and sale of insurance products.

Item 4 – Disciplinary History

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

No. A free and simple search tool to research us and our financial professionals is available at investor.gov/CRS.

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

Item 5 – Additional Information

Additional information about our investment advisory services and an up-to-date copy of the relationship summary is available by contacting us at (919) 858-6490 or contacting the Chief Compliance Officer, Claire Young, at claire@whiteoakwp.com.

Who is my primary contact person? Is he or she a representative of an investment adviser or broker-dealer? Who can I talk to if I have concerns about how this person is treating me?