

# Laurel Oak Wealth Management, LLC

## Form CRS - Customer Relationship Summary

January 1, 2026



**LAUREL OAK**  
WEALTH MANAGEMENT

### Introduction

Laurel Oak Wealth Management, LLC (“Laurel Oak”), is registered with the Securities and Exchange Commission (SEC) as an investment adviser. This document gives you a summary of the types of services we provide and how you pay. Please ask us for additional information.

We provide advisory accounts and services rather than brokerage accounts and services. Brokerage and investment advisory services fees can differ, and it is important for you to understand these differences. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://www.investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing.

### Relationships and Services

#### *What Investment Services and Advice Can You Provide Me?*

Laurel Oak offers investment advisory services to retail investors, including investment management services, financial planning, wrap fee programs, and consulting services. Our services are designed to address many different types of investors and their particular objectives, needs, and preferences.

If you retain our firm for investment management services, you will pay an ongoing asset-based fee at the end of each month for our services, based on the value of the cash and investments in your advisory account. At the beginning of our advisory relationship, we will meet with you in person, if possible, or otherwise by phone and/or computer to determine your investment objectives, risk tolerance, and other relevant information. We will use this information to develop a strategy that enables our firm to give you continuous and focused investment advice and/or to make investments on your behalf. Once we construct an investment portfolio for you, we will monitor and rebalance your portfolio’s performance on an ongoing basis. If you participate in our discretionary investment management services, the authorization will allow us to manage your account regarding the purchase and/or sale of investments without your approval prior to each transaction until the termination of our agreement. You may limit our discretion by providing our firm with your restrictions and guidelines in writing. If you enter into a non-discretionary arrangement with our firm, you are required to make the ultimate decision regarding the purchase and/or sale of investments, and we must obtain your approval prior to executing any transactions on behalf of your account.

The Firm offers a wrap fee program and will follow the same services as the investment management services above. The difference is in how fees are paid, which is discussed below in *Fees, Costs, Conflicts, and Standard of Conduct*.

The Firm offers financial planning services, which typically involve providing a variety of advisory services to clients regarding the management of their financial resources based upon an analysis of their individual needs. If you retain our firm for financial planning services, we will meet with you to gather information about your financial circumstances and objectives and make investment allocation recommendations based on your investment profile. You will be responsible for implementing our investment advice.

The Firm offers retirement consulting services to employee benefit plans and their fiduciaries based upon the needs of the plan and the services requested by the plan sponsor or named fiduciary. These services may include an existing plan review and analysis, plan-level advice regarding fund selection and investment options, education services to plan participants, investment performance monitoring, and/or ongoing consulting. These consulting services will generally be non-discretionary and advisory in nature, meaning you make the ultimate decision regarding the purchase and/or sale of investments.

The Firm offers investment advisory services with a large selection of investments to individuals, trusts, estates, charitable organizations, corporations, and other business and governmental entities.

In general, the Firm does not require a minimum asset size to open and maintain an advisory account.

**For additional information, please see Laurel Oak’s ADV at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) (Part 2A brochure, Items 4 and 7 or Part 2A Appendix (Wrap Supplement) Items 4.A and 5).**

#### ***Conversation Starters. Ask your financial professional –***

- *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?*

### Fees, Costs, Conflicts, and Standard of Conduct

#### ***What Fees Will I Pay?***

For investment management services, you will be charged an ongoing management fee based on the assets under management in accordance with the fee schedule presented in your agreement. Fees are typically charged monthly in arrears based on the value of your account on the last day of the previous period. The asset-based fee reduces the value of your account and will be deducted from your account or one of your choosing. Our current fee schedules are described in our Form ADV Part 2.

Investment management clients generally pay a management fee ranging up to 2.00%, depending on the size of their account. At our discretion, we may combine the account values of family members living in the same household to determine the applicable advisory fee. Although the effective management fee rate will decrease the larger your account, the total management fees you will pay will likely increase

as you increase the total amount of assets under our management, and therefore, we generally have an incentive to encourage transferring or depositing additional assets into your account.

Asset-based fees associated with a wrap fee program will include most transaction costs and fees to a broker-dealer or bank that has custody of these assets and, therefore, are higher than a typical asset-based advisory fee. Independent manager fees are not included in the wrap fee. Other fees and costs may include investments (such as mutual funds) that impose additional fees that will reduce the value of your investment over time.

**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 the fees and costs you are paying.**

For additional information, please see Laurel Oak's ADV at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) (Part 2A brochure, Item 5).

**Conversation Starters. Ask your financial professional –**

- *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?*

***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 examples to help you understand what this means.

- Certain of the Firm's Supervised Persons are licensed insurance agents and may offer certain insurance products on a fully disclosed basis. A conflict of interest exists to the extent that the Firm recommends the purchase of insurance products where its Supervised Persons may be entitled to insurance commissions or other additional compensation.
- Certain of the Firm's Supervised Persons are registered representatives of Purshe Kaplan Sterling Investments, Inc. ("PKS") and may provide clients with securities brokerage services under a separate commission-based arrangement. A conflict of interest exists to the extent that the Firm recommends the purchase or sale of securities where its Supervised Persons receive commissions or other additional compensation as a result of the Firm's recommendation.

**Conversation Starters. Ask your financial professional –**

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

For additional information, please see Laurel Oak's ADV at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) (Part 2A brochure, Item 10).

***How do your financial professionals make money?***

Our professionals are paid a salary plus discretionary bonuses based on firm, team, and individual performance. Salaries are ultimately derived from the revenue the Firm earns from advisory services or recommendations.

## **Disciplinary History**

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

Yes, visit [Investor.gov/CRS](http://Investor.gov/CRS) for a free and simple search tool to research us and our financial professionals.

**Conversation Starters. Ask your financial professional –**

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

## **Additional Information**

For additional information about our services, including up-to-date information about the firm and/or a copy of this disclosure, please call Stacy Sizemore, IACCP®, at 971-371-3450. To report a problem to the SEC, visit [Investor.gov](http://Investor.gov) or call the SEC's toll-free investor assistance line at 800-732-0330. If you have a problem with your investments, investment account, or a financial professional, you may contact us in writing at 525 NJ-73, Suite 200, Marlton, NJ 08053 or by phone at 856-519-0200.

**Conversation Starters. Ask your financial professional –**

- *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?*