

Customer Relationship Summary

SkyOak Wealth, LLC

March 6, 2026

SkyOak Wealth, LLC ("SkyOak") is registered with the United States Securities and Exchange Commission as a Registered Investment Adviser. Brokerage and investment advisory services and fees differ, and it is important for retail investors to understand the differences.

Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://investor.gov/CRS) which also provides educational materials about broker-dealers, investment advisers, and investing.

What investment services and advice can you provide me?

We offer investment advisory services to retail investors, including individuals, families, business owners, institutions and non-profit organizations. Our principal services include Investment Management Services, Comprehensive Financial Planning and Financial Consultation Services, Personal Wealth Manager and Family Office Services, and Corporate Retirement Services.

We monitor our client's investments regularly, on a frequency level based on the types of investments in any given portfolio. Accounts are generally reviewed with clients no less frequently than annually, where we address your time horizon, personal goals and objectives. This meeting is between you and your Advisory Representative. Clients who have selected financial planning and consulting services will receive ongoing financial analyses as requested by the client and as provided by SkyOak.

For our investment management accounts, we request that you give us discretionary authority to manage your accounts by signing a written power of attorney which is included in your advisory agreement. This discretion is limited to buying and selling securities on your behalf in your respective accounts that we are managing. With this consent, our portfolio managers may determine the types of investments, which securities to buy, which securities to sell and the timing of buys or sells. If you do not opt to give us this discretion, then you will make the final decision about any transactions in your account.

Our minimum account size is \$200,000. This minimum may be adjusted by the Advisor on the basis of anticipated additional contributions, the aggregation of related or family accounts, or other factors.

For more information about our services, click here to review our Form ADV Part 2A, Items 4 and 7, available here: <https://adviserinfo.sec.gov/firm/summary/299564>

Questions for your Financial Advisor:

- ***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?***

What fees will I pay?

Fees for Investment Management and Corporate Retirement Services are calculated based on a percentage of the assets under management or assets under administration. Financial Planning, Financial Consulting, Private Wealth Manager and Family Office Services are offered on a similar fee basis but are also available through a flat fee arrangement. The more assets there are in your advisory account, the more you may pay in absolute fees. Therefore, we have an incentive to encourage you to increase the assets in your account. We, like many firms, will typically lower the overall percentage of the fee charged as you increase the assets in our care.

In addition to these advisory fees, you may be charged by your custodian for transactions in your accounts, margin fees, custodial fees, or other charges as detailed separately for you on your custodial account application.

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 more detailed information, please review Form ADV 2A, available here:

<https://adviserinfo.sec.gov/firm/summary/299564>

Questions for your Financial Advisor:

- **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 interest 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 is an example to help you understand what this means.

Some of our advisory representatives are licensed as insurance agents and may earn commissions should clients choose to purchase any insurance products through them. We primarily place insurance products when they are part of a strategic asset allocation solution for a client. Many times insurance products are necessary to help clients achieve their stated goals. When advisory clients are offered or sold insurance products, a conflict of interest will exist. Clients are advised that they are under no obligation to purchase insurance products from our advisory representatives.

Questions for your Financial Advisor:

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

For more information about our conflicts of interest, please review our Form ADV Part 2A, available here:

<https://adviserinfo.sec.gov/firm/summary/299564>

How do your financial professionals make money?

Our firm primarily charges an advisory fee based on our clients' assets under management. Advisors are compensated on a portion of that fee. A small number of clients pay us a flat annual fee for certain services that may include financial planning and financial advice without the commensurate asset management services. Neither our firm nor advisors receive any special incentive-based compensation.

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

Yes. You should visit Investor.gov/CRS for a free and simple search tool to research us and our financial professionals.

Questions for your Financial Advisor:

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

For more information about our services, or if you would like to request a copy of this document or our ADV Part 2, please contact us at 248-358-6500.

Questions for your Financial Advisor:

- **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?**