
FORM ADV Part 2B – Brochure Supplement for Stan R. Rickner

March 28, 2023



SAGEOAK
FINANCIAL

SageOak Financial, LLC

6964 S. 69th East Ave.

Tulsa, OK 74133

(918) 627-3700

www.sageoakfinancial.com

This brochure supplement provides information about Stan R. Rickner, Financial Advisor of SageOak Financial, LLC (“SageOak”) that supplements SageOak’s brochure. You should have received a copy of that brochure. Please contact Tyler A. Gray by phone at (918) 627-3700 or by email at info@sageoakfinancial.com if you did not receive SageOak Financial, LLC’s Form ADV Part 2A firm brochure or if you have any questions about the contents of this supplement.

Additional information about Stan R. Rickner is available on the SEC’s website at adviserinfo.sec.gov by searching CRD No. 2327753.

Item 2 – Educational Background and Business Experience

Full Name

- Stan Ray Rickner

Year of Birth

- 1958

Educational Background

- Bachelor of Business Administration in Marketing, Oklahoma State University

Business Background/Experience for the Preceding Five Years

- SageOak Financial, LLC dba Seasons Financial Group (January 2022-Present)
Principal and Financial Advisor
- SageOak Financial, LLC (October 2021-December 2021)
Financial Advisor
- Seasons Financial Group, LLC (August 2010-December 2021)
Managing Partner
- Lexaurum Advisors, LLC (June 2017-September 2021)
Investment Adviser Representative
- Brokers International Financial Services, LLC (October 2018-September 2021)
Registered Representative
- Broker Dealer Financial Corp, LLC (June 2017-October 2018)
Registered Representative
- Burrgraf Corporation (June 2012-September 2018)
Board Chair
- Eastern Shawnee Tribal Enterprises (June 2012-September 2018)
Board of Directors
- Summit Brokerage Services (September 2016-June 2017)
Registered Representative
- Summit Financial Group, Inc. (September 2016-June 2017)
Investment Adviser Representative

Item 3 – Disciplinary Information

Mr. Rickner is currently not subject to, nor has ever been subject to, any legal or disciplinary events of a material nature.

Item 4 – Other Business Activities

Mr. Rickner is the owner of Seasons RE LLC, Seasons RE II, LLC, Quincinatti, LLC, and Leadville 400, LLC which handles commercial and residential real estate leasing. This activity does not account for a substantial amount of Mr. Rickner's income or time. Clients of SageOak are not solicited to rent or invest in any properties owned by these entities.

Mr. Rickner uses the business name "Seasons Financial Group" to represent his advisory business conducted through SageOak.

Item 5 – Additional Compensation

Mr. Rickner does **not** receive any additional compensation or economic benefit from a non-advisory client for the provision of advisory services.

Item 6 – Supervision

As the Chief Compliance Officer of SageOak Financial, LLC, Tyler A. Gray supervises Mr. Rickner's activities and the activities of other employees at the firm. He can be reached by phone at (918) 627-3700 or by email at info@sageoakfinancial.com.

FORM ADV Part 2B – Brochure Supplement for Steven W. Ellis

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Additional information about Steven W. Ellis is available on the SEC’s website at adviserinfo.sec.gov by searching CRD No. 1574466.

Item 2 – Educational Background and Business Experience

Full Name

- Steven Wayne Ellis

Year of Birth

- 1956

Educational Background

- Bachelor of Arts in Social Work, Oral Roberts University
- Master Level Classes for Certified Financial Planning, College of Financial Planning

Business Background/Experience for the Preceding Five Years

- SageOak Financial, LLC dba Seasons Financial Group (January 2022-Present)
Principal and Financial Advisor
- SageOak Financial, LLC (October 2021-December 2021)
Financial Advisor
- Seasons Financial Group, LLC (October 2008-December 2021)
Managing Partner
- Lexaurum Advisors, LLC (June 2017-September 2021)
Investment Adviser Representative
- Summit Brokerage Services (September 2016-June 2017)
Registered Representative
- Summit Financial Group, Inc. (September 2016-June 2017)
Investment Adviser Representative

Professional Designations

The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (with flame design) marks (collectively, the “CFP® marks”) are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”).

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 71,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board’s studies have determined as necessary for the competent and

professional delivery of financial planning services, and attain a Bachelor's Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board's financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;

- Examination – Pass the comprehensive CFP® Certification Examination. The examination, administered in 10 hours over a two-day period, includes case studies and client scenarios designed to test one's ability to correctly diagnose financial planning issues and apply one's knowledge of financial planning to real world circumstances;
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP Board's *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of Professional Conduct*, to maintain competence and keep up with developments in the financial planning field; and
- Ethics – Renew an agreement to be bound by the *Standards of Professional Conduct*. The *Standards* prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

CKA (Certified Kingdom Advisor)®: The Certified Kingdom Advisor designation is offered by Kingdom Advisors, Inc. All candidates must sign a "Statement of Faith," obtain a letter of reference from pastor or member of pastoral staff, a signed statement of personal stewardship and two client references. Additional prerequisites include a CFP designation or 10 years of full-time financial planning experience. In addition, candidates must complete Kingdom Advisors's Core Training, pass the certification exam, and maintain 10 hours of continuing education each year.

Item 3 – Disciplinary Information

Mr. Ellis is currently not subject to, nor has ever been subject to, any legal or disciplinary events of a material nature.

Item 4 – Other Business Activities

Mr. Ellis is the owner of Seasons RE LLC, which handles commercial real estate leasing. This activity does not account for a substantial amount of Mr. Ellis's income or time. Clients of SageOak are not solicited to rent or invest in any properties owned by Seasons RE LLC.

Mr. Ellis uses the business name “Seasons Financial Group” to represent his advisory business conducted through SageOak.

Item 5 – Additional Compensation

Mr. Ellis does **not** receive any additional compensation or economic benefit from a non-advisory client for the provision of advisory services.

Item 6 – Supervision

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Additional information about Tyler A. Gray is available on the SEC’s website at adviserinfo.sec.gov by searching CRD No. 6163683.

Item 2 – Educational Background and Business Experience

Full Name

- Tyler Allen Gray

Year of Birth

- 1985

Educational Background

- Master of Business Administration, Oklahoma State University, Stillwater, OK
- Certificate in Financial Planning, Northwestern University, Chicago, IL
- Bachelor of Science Physical Education, Indiana University-Purdue University of Indianapolis, Indianapolis, IN

Business Background/Experience for the Preceding Five Years

- SageOak Financial, LLC (January 2013-Present)
Principal, Financial Advisor, and Chief Compliance Officer

Examinations/Designations

- Series 65 – Uniform Investment Advisor Law Exam
- CERTIFIED FINANCIAL PLANNER™ certification (see more information below)
- Certified Kingdom Advisor® designation
- Accredited Investment Fiduciary® designation

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- Examination – Pass the comprehensive CFP® Certification Examination. The examination, administered in 10 hours over a two-day period, includes case studies and client scenarios designed to test one’s ability to correctly diagnose financial planning issues and apply one’s knowledge of financial planning to real world circumstances;

- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
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- Ethics – Renew an agreement to be bound by the *Standards of Professional Conduct*. The *Standards* prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board’s enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

Professional Associations

- National Association of Personal Financial Advisors (NAPFA)

The following excerpt is taken from NAPFA’s website (visit www.napfa.org to learn more):

“The National Association of Personal Financial Advisors (NAPFA) is the country’s leading professional association of Fee-Only financial advisors—highly trained professionals who are committed to working in the best interests of those they serve. Our rich history began in 1983 when a group of advisors simply wanted to serve their clients without muddling the relationship with commissions. Since then we have developed high standards in the field and each advisor must sign and renew a Fiduciary Oath yearly and subscribe to our Code of Ethics. It’s all a part of the mission of NAPFA. Our association provides support and education for over 2400 members all over the country and is governed by our national board and supported by our four region boards.”

- XY Planning Network (XYPN)

The following excerpt is taken from XYPN’s website (visit www.xyplanningnetwork.com to learn more):

“The XY Planning Network is the leading organization of fee-only financial advisors who are focused on working with Generation X and Generation Y clients. Our mission is to connect consumers with best-in-class financial advisors who specialize in working with clients just like you.”

- Kingdom Advisors

The following excerpt is taken from the Kingdom Advisors website (visit www.kingdomadvisors.com to learn more):

“Kingdom Advisors provides advocacy, training, and community for financial professionals who are specialists in offering biblically wise advice. We also offer distinction to our advisors by granting the

Certified Kingdom Advisor® designation. We are committed to serving advisors along their unique journeys of faith/work integration.”

- Fi360

The following excerpt is taken from fi360’s website (visit <https://www.fi360.com/> to learn more):

“The purpose of Fi360 and the Accredited Investment Fiduciary (AIF®) Designation is to assure that those responsible for managing or advising on investor assets have a fundamental understanding of the principles of fiduciary duty, the standards of conduct for acting as a fiduciary, and a process for carrying out fiduciary responsibilities.”

Item 3 – Disciplinary Information

Tyler A. Gray does **not** have any necessary disclosures relating to this item.

Item 4 – Other Business Activities

Tyler A. Gray is **not** actively engaged in any other investment-related or non-investment related businesses or activities that provide a substantial source of his income or involve a substantial amount of his time.

Item 5 – Additional Compensation

Tyler A. Gray does **not** receive any additional compensation or economic benefit from a non-advisory client for the provision of advisory services.

Item 6 – Supervision

As the Chief Compliance Officer of SageOak Financial, LLC, Tyler A. Gray supervises his own activities and the activities of other employees at the firm. He can be reached by phone at (918) 627-3700 or by email at info@sageoakfinancial.com.