

SageOak Financial, LLC  
Form CRS Client Relationship Summary  
Dated: February 24, 2025

### Item 1. Introduction

SageOak Financial, LLC (“Adviser”) is registered with the Securities and Exchange Commission as an investment adviser. 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](https://investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing.

### Item 2. Relationship and Services

***What investment services and advice can you provide me?*** We provide investment management and financial planning services to individuals and high net worth individuals (our “retail investors”). Clients may choose to engage our firm with both services, Wealth Management, or can engage us for à la carte services.

**Investment Management:** Adviser provides ongoing investment management services to retail investors on qualified and nonqualified account(s). We use mutual funds, exchange traded funds, stocks, and bonds to construct portfolios. Adviser has discretionary authority to manage accounts, meaning Adviser will buy, sell, or otherwise transact in securities and other investments in a client’s accounts without first receiving the Client’s specific approval for each transaction. Investment accounts will be monitored and reviewed regularly on at least a quarterly or semi-annual basis. We do not make available or offer advice with respect to proprietary products nor to a strictly limited menu of products or types of investments. Although, Adviser does not have a minimum asset value or account size, we reserve the right to impose a minimum fee, depending on the nature and complexity of each client engagement.

**Financial Planning:** Adviser will provide clients with a broad range of financial planning services that include topics such as business planning, investment analysis and recommendations, insurance analysis, retirement planning, employee benefits optimization, education funding, estate planning, tax and cash flow management, among other topics. Clients can engage us for one-time planning or ongoing financial planning.

For **Additional Information** regarding the services we make available to you, please review Item 4, 7, and 13 of our Form ADV Part 2A.

***Conversation Starters:*** We encourage you to ask our financial professionals these key questions:

- “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?*** The amount of fees you pay to our firm and the frequency in which you are billed depends on the services being provided. Adviser reserves the right to negotiate or waive any of its fee schedules at the sole discretion of the firm’s principal(s) and/or based on the circumstances and dynamics of the client relationship.

Fees for **Wealth Management** clients are based on a percentage of the client’s total net worth and are calculated by applying the fee schedule disclosed in Item 5 of Form ADV Part 2A (ranging from 0.10%-0.75%) to each client’s net worth at the inception of the relationship. Fees are adjusted annually thereafter, using mutually agreed upon asset values. There is typically a minimum quarterly fee based on the nature and complexity of the engagement. In addition to the quarterly fee, there is a one-time, upfront initial planning fee that is also based on the nature and complexity of the engagement. Fees are calculated once a year and billed in quarterly installments, in advance.

Fees for **Investment Management** clients are based on a percentage of the client’s Household Account Value according to the fee schedule disclosed in Item 5 of Form ADV Part 2A (ranging from 0.75%-1.65%). Fees are negotiable based on the circumstances and dynamics of the client relationship. For purposes of “Household Account Value,” accounts will be combined with others’ accounts of the client’s immediate or non-immediate household. The total value of the Household Account Value upon which such fees are calculated shall be based on the previous quarter ending balance for those assets that have a readily ascertainable market value as valued by the custodian.

The more assets there are in your advisory account, the more you will pay in fees. We, therefore, have an incentive to encourage you to increase the assets in your account. This is a conflict of interest. However, we mitigate this by ensuring all recommendations and investment decisions we make are in your best interest.

**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.**

Fees for **Financial Planning** clients depend on the nature and complexity of the engagement. One-time engagements involve a project-based fee, while ongoing engagements involve a one-time, upfront planning fee and an ongoing fee that is paid quarterly. Fees for one-time engagements are paid in arrears upon completion of the project, while fees for ongoing engagements are paid in advance.

**Other Fees:** Our fees are exclusive of brokerage commissions, transaction fees, fees paid to third-party money managers, and other related costs and expenses that you may incur. Additional fees you may pay include certain charges imposed by custodians, such as custodial fees, deferred sales charges, or other fees and taxes on brokerage accounts and securities transactions. Mutual fund and exchange-traded funds also charge internal management fees, which are disclosed in a fund's prospectus.

**Conversation Starter:** *We encourage you to ask us any questions. For example, start a conversation by asking, “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. For example, if your account value goes up, and while the tiered management fee percentage may stay the same, the total compensation you pay us goes up proportionately.

**Conversation Starter:** *You can begin a conversation by asking, “How might your conflicts of interest affect me, and how will you address them?”*

**How do your financial professionals make money?** Our financial professionals are compensated based on a percentage of revenue generated by the firm. Some employees are also paid a salary or hourly wages for administrative duties and our firm principal(s) receive net income based on ownership percentage(s) and/or a salary. This may create a potential conflict of interest in that it may create an incentive for professionals to encourage you to increase your investment account size in order to increase the amount of revenue generated by the firm. Neither our firm nor any of our professionals receive commissions.

More detailed information, including fee schedules, conflicts of interest, and other disclosures are available in our ADV Part 2A Firm Brochure, which is available at: <https://adviserinfo.sec.gov/>.

#### **Item 4. Disciplinary History**

**Do you or your financial professionals have legal or disciplinary history?** Firm - No. Financial Professionals - Yes. You can visit [Investor.gov/CRS](https://investor.gov/CRS) for a free and simple search tool to research us and our financial professionals.

**Conversation Starter:** *In addition, feel free to ask: “As a financial professional, do you have any disciplinary history? For what type of conduct?”*

#### **Item 5. Additional Information**

You can find additional information regarding SageOak Financial, LLC and receive a copy of this relationship summary by visiting our website at [www.sageoakfinancial.com](http://www.sageoakfinancial.com) or by contacting (918) 627-3700. We are always available to answer any of your questions.

**Conversation Starter:** *If you do have any concerns, please let us know by asking the following questions: “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?”*

## **SUMMARY OF MATERIAL CHANGES**

This Client Relationship Summary reflects the following material changes from the last version dated March 14, 2024:

- We have removed the option for monthly payment of ongoing financial planning fees.