



# Form ADV Part 3 – Client Relationship Summary

Date: 6/18/2024

## Item 1: Introduction

Bull Oak Capital, LLC is an investment adviser offering advisory accounts and services. Brokerage and investment advisory services and fees differ, and it is important that you understand the differences. This document gives you a summary of the types of services and fees we offer. Please visit [www.investor.gov/CRS](http://www.investor.gov/CRS) for free, simple tools to research firms and financial professionals, as well as educated materials about broker-dealers, investment advisers, and investing.

## Item 2: Relationships and Services

**Questions to ask us:** Given my financial situation should I choose an investment advisory service? Why or why not? How will you choose investment to recommend to me? What is your relevant experience, including your licenses, education, and other qualifications? What do these qualifications mean?

**What investment services and advice can you provide me?** Our firm primarily offers varying levels of investment advisory services, in addition to financial planning and related consulting services, to individuals and high-net-worth individuals. As part of our standard services, we typically monitor client accounts on a weekly basis. Our firm has discretionary management without any material limitations. We generally limit the types of investments that we recommend to ETFs. However, we can include other financial instruments when appropriate. We do not have a minimum account size. Please also see our Form ADV Part 2A (“[Brochure](#)”), specifically Items 4 and 7.

## Item 3: Fees, Costs, Conflicts, and Standard of Conduct

**Questions to ask us:** Help me understand how these fees and costs might affect my investments. If I give you \$1,500,000 to invest, how much will go to fees and costs, and how much will be invested for me? How might your conflicts of interest affect me, and how will you address them?

**What fees will I pay?** Our fees vary depending on the services you receive. We offer three levels of financial planning services: Core Planning, Professional, and Concierge, each with an annual fixed fee. The fees for these services depend on the complexity and scope of the services required. These fees are typically paid in monthly increments and are assessed in arrears.

For clients who also elect to receive our discretionary portfolio management services, an additional asset-based fee applies:

Portfolio Management Fees: 0.35% annually on assets above \$1,000,000.



Our advisory fees are assessed monthly and appear based on the value of the client's assets under management at the close of business on the last business day of the preceding calendar month. You will pay our fees even if you do not have any transactions, and the advisory fee paid to us generally does not vary based on the type of investments we select.

In addition to our fees, some investments, such as mutual funds or variable annuities, may impose additional fees that will reduce the value of your investment over time. You may also pay transaction fees when we buy or sell an investment for your account, as well as custodial fees to the broker-dealer that maintains your assets. These 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.

**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 must act in your best interest and not put our interest ahead of yours. However, the way we make money creates some conflicts with your interests. For example, because we are compensated based on the amount of assets we manage, we have an incentive to encourage you to increase the assets in your account.

**How do your financial professionals make money?** Our financial professionals receive cash compensation from the advisory services we provide to you. This compensation is derived from the advisory fees we receive from you and may vary based on factors such as the amount of assets in your account. We do not receive compensation for the sale of securities or other investment products.

For more detailed information on our fees and potential conflicts of interest, please see Items 4, 5, 6, 7, and 8 of our [Brochure](#).

## **Item 4: Disciplinary History**

**Questions to ask us:** As a financial professional, do you have any disciplinary history? For what type of conduct?

**Do you or your financial professionals have legal or disciplinary history?** No, we do not have legal and disciplinary events. Visit <https://www.investor.gov/> for a free, simple search tool to research us and our financial professionals.

## **Item 5: Additional Information**

**Questions to ask us:** 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?

For additional information on our advisory services, see our [Brochure](#) available at <https://adviserinfo.sec.gov/firm/summary/170325> and any individual brochure supplement your representative provides. If you have any questions, need additional information, or want another copy of this Client Relationship Summary, then please contact us at (858) 999-3550.