

## OakStreet Wealth Management, Inc.

### Form CRS Customer Relationship Summary

January 1, 2024

#### Introduction

OakStreet Wealth Management, Inc, (“OakStreet” or “the Firm”) is registered with the Securities and Exchange Commission (SEC) as an investment advisor. There are different ways you can get help with your investments. You should carefully consider which types of accounts and services are right for you. **We are a Registered Investment Advisor and provide advisory services rather than brokerage accounts and services.** This document gives you a summary of the types of services we provide and how you pay. Please ask us for more information. In addition, there are various suggested “Conversation Starters” contained in this document. Free and simple tools are available to research firms and financial professionals at [www.Investor.gov/CRS](http://www.Investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisors, and investing.

#### What investment services and advice can you provide me?

OakStreet provides investment advisory services on a discretionary and non-discretionary basis to qualified retirement plans. In discretionary accounts, the Firm has authority to determine which securities are bought and sold. In non-discretionary accounts, the Firm will make recommendations to the client, who retains the ultimate authority to purchase or sell securities. OakStreet prepares the Investment Policy Statement. This service includes determining investment objectives, selecting asset classes, establishing asset allocation models, and establishing criteria for selecting and monitoring investment company securities, if utilized. A client may impose restrictions on the types of securities or funds placed in their portfolio. OakStreet does not recommend or select other investment advisers for its clients.

**For additional information**, please see the Firm’s ADV Part 2A, Items 4 and 7, which can be found at <https://adviserinfo.sec.gov/firm/summary/288723> or on the Firm’s website, [www.oakstreetwm.com](http://www.oakstreetwm.com).

**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?

#### What fees will I pay?

The Firm charges a maximum annual fee of 2% of assets under management. This fee will be charged on all assets in an account, and the minimum fee for each client is \$5,000 per year. The fee paid by a client may be negotiable and is in the Firm’s sole discretion. If mutual funds are selected, the Firm’s fee does not include any fees and expenses associated with investing in mutual funds, including Rule 12b-1 fees. In addition, a client may also pay costs, such as or other fees or expenses. Neither the Firm nor its supervised persons accept any compensation for the recommendation of securities or non-securities products. The Firm does not charge fees that are based on capital gains or capital appreciation of client assets. You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce the amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying.

**For additional information**, please see the Firm’s ADV Part 2A, Items 5 and 6, which can be found at <https://adviserinfo.sec.gov/firm/summary/288723>, or on the Firm’s website, [www.oakstreetwm.com](http://www.oakstreetwm.com).

**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 advisor? How else does your firm make money and what conflicts of interest do you have?**

**When we act as your investment advisor**, 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 affect the services, we provide you. No client is obligated to use these individuals to purchase insurance. The Firm, or individuals associated with it, may trade/invest/have another interest in securities identical to those recommended to clients. The Firm has established restrictions within its Code of Ethics that it believes addresses these conflicts of interest. Certain affiliated individuals often serve as directors and officers of, and provide advice to, privately held or publicly traded companies in which the Firm's Clients invest. The receipt of non-public information by these individuals could preclude the Firm from effecting discretionary transactions in certain securities.

**For additional information**, please see the Firm's ADV Part 2A, Items 11 and 12, which can be found at <https://adviserinfo.sec.gov/firm/summary/288723> or on the Firm's website [www.oakstreetwm.com](http://www.oakstreetwm.com)

**Conversation Starter.** Ask your financial professional how might your conflicts of interest affect me, and how will you address them?"

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

All of the individuals associated with the Firm receive a salary and potential bonus, based upon the Firm's profitability and which is determined solely at the discretion of senior management. As such, the Firm believes it has eliminated the conflict of interest created by making recommendations to you. The Firm also receives additional services from its various custodians, which include services that do not directly benefit clients. This creates a conflict in that the Firm has an incentive to use the services provided by these custodians. The Firm has policies designed to address, litigate and/or eliminate conflicts such as these.

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

No, neither the firm or any individual associated with it has any disciplinary history. For more information, visit [www.Investor.gov/CRS](http://www.Investor.gov/CRS) for a free and simple search tool to research us and our financial professionals.

**Conversation Starter.** 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, or if you would like up-to-date information or a copy of this disclosure, please contact Lindsey Black at (800) 803-9885 or e-mail her at [info@oakstreetwm.com](mailto:info@oakstreetwm.com)

**Conversation Starter.** Ask your financial professional – Who is my primary contact person? Is he or she a representative of an investment-advisor or a broker-dealer? Who can I talk to if I have concerns about how this person is treating me?