

OAK TREE SECURITIES INC.

CUSTOMER RELATIONSHIP SUMMARY

INTRODUCTION

Oak Tree Securities (“OTS”) is registered with the Securities and Exchange Commission (SEC) as a broker-dealer and is a member of the Financial Industry Regulatory Authority and the Securities Investor Protection Corporation (SIPC).

Brokerage and investment advisory services and fees differ and it is important for you to understand these differences. Free and simple tools are available to research firms and financial professionals at www.investor.gov/CRS, which also provides educational materials about broker-dealers, investment adviser and investing.

WHAT INVESTMENT SERVICES AND ADVICE CAN YOU PROVIDE ME?

OTS offers brokerage services to retail investors, which include buying and selling investments involving Corporate Securities, Corporate Debt Securities, Mutual Funds, US Government Securities, Municipal Securities, Variable Annuities, Oil and Gas Interests, Limited Partnerships, Private Placements and 1031 Exchanges.

Recommendations are offered to retail investors and do not limit our offerings to proprietary products or specific types of investments. OTS does not provide scheduled regular monitoring services.

OTS does not have any minimum account size or investment amount requirements for retail investors to open or maintain an account or establish a relationship. However, the firm must adhere to the product or investment requirements associated with certain product sponsors being distributed; for example, a variable annuity, private placement, mutual fund minimum investment requirements. For more information on our investment advisory services please go to <https://adviserinfo.sec.gov/firm/summary/18126>

Conversation Starter:

Ask your financial professional— Given my financial situation, should I choose a brokerage 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?

FEES, COSTS, CONFLICTS AND STANDARD OF CONDUCT

WHAT FEES WILL I PAY?

The following is to reasonably disclose costs associated with transactions in equities, Mutual Funds, Limited Partnerships, ETF's and Government or Corporate Bonds in the secondary market. They can have commissions ranging from zero to 7%.

This could result in a conflict that a broker would look to trade in securities that would induce commissions higher than the 5% guideline FINRA has adopted.

In addition to commissions, custodian fees, account maintenance fees, fees related to mutual funds and variable annuities, and other transactional fees and product level fees can add to the cost of the investment transaction.

While we will take reasonable care in developing and making recommendations to you, securities involve risk, and you may lose money. There is no guarantee that you will meet your investment goals, or that our recommended investment strategy will perform as anticipated. Please consult any available offering documents for any security we recommend for a discussion of risks associated with the product.

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 additional information, please request from the firm the Securities and Exchange Commission Regulation Best Interest: The Broker-Dealer Standard of Conduct. For more information on our investment advisory services please go to <https://adviserinfo.sec.gov/firm/summary/18126>

Conversation Starter:

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 PROVIDING RECOMMENDATIONS? HOW ELSE DOES YOUR FIRM MAKE MONEY AND WHAT CONFLICTS OF INTEREST DO YOU HAVE?

When we provide you with a recommendation, 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 recommendations, we provide you. Here are some examples to help you understand what this means.

A conflict of interest can develop between a financial professional and retail investor when there is not a clear understanding of the investment objectives. A reasonable understanding will vary based on the specific facts and circumstances, including the nature of the retail investor and the complexity of the anticipated solicitation. As a minimum, the financial professional needs to develop a reasonable understanding of a retail investor's objectives, and inquiry into the retail investor's financial situation, level of financial sophistication, investment experience, and financial goals (collectively the investment profile). When the information is inaccurate or not fully disclosed, conflicts arise. The Broker dealer, in fulfilling its obligation to make a recommendation in the best interest of its retail customer, must exercise reasonable diligence, care, and skill to understand the potential risks, rewards, and costs associated with the recommendation and have a reasonable basis to believe that the recommendation is in the best interest of the retail customer based on these factors. Financial Professionals should be reasonably familiar with the recommended security or investment strategy. For additional information, please request from the firm the Securities and Exchange Commission Regulation Best Interest: The Broker-Dealer Standard of Conduct.

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?

Financial Professionals make money through solicitation of investments that pay a commission. Some investment products have different compensation structures that provide ongoing distribution fees. This could be a conflict by resulting in higher fees longer term on the original investment.

Our Financial Professionals receive a portion of the compensation that you pay us. The type and amount of compensation varies by product type, by the size of the investment and by the services provided. Compensation for Financial Professionals usually includes upfront or deferred commissions, sales charges or placement fees, ongoing compensation for products such as mutual funds (12b-1 fees) and annuities and alternative investments (trail payments), and mark-ups or mark-downs (concessions) for bonds or other fixed income securities such as structured products.

DO YOU OR YOUR FINANCIAL PROFESSIONALS HAVE LEGAL OR DISCIPLINARY HISTORY?

Yes. Please visit www.investor.gov/CRS for a free and simple search tool to research us and our financial professionals. For additional information about our brokers and services, visit <https://brokercheck.finra.org/>.

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, please call us at 925-245-0570. If you would like additional, up-to-date information or a copy of this disclosure, please call 925-245-0570 and ask for the Compliance Department.

Conversation Starter:

Ask your financial professional— 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?