



Point Oak Retirement Advisors is a registered investment adviser with the Securities & Exchange Commission and provides investment advisory accounts and services, rather than brokerage accounts and services. 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://www.investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing.

What Investment Services and Advice Can You Provide Me?

We offer investment advisory services to both retail investors and institutional clients. This document is addressed only to retail investors.

PointOak provides portfolio management and financial consulting services to individuals and small businesses. Portfolio management services are offered on a discretionary basis. You grant us discretionary authority via our Investment Management Agreement. Discretionary management means we will make investment decisions and place buy or sell orders in your account without contacting you, based upon your stated investment objectives and subject to any reasonable restrictions you have placed. We may manage your account internally or recommend a sub-adviser to manage your account.

If you engage us for portfolio management, we provide continuous and regular supervisory services to your accounts as part of our standard services. We will monitor your portfolio and make recommendations according to your needs and other market factors. We will review your account at least annually to examine performance and compare to your stated investment objectives. We may conduct additional reviews as needed based on changes in economic conditions, changes in your financial situation or investment objectives, or upon request.

We do not limit our advice to particular securities, but we typically recommend stocks, bonds, preferred securities, publicly traded partnerships, ETFs, mutual funds, separately managed accounts, listed options on ETFs and stocks, cash or cash equivalents, and select alternative investments. We do not currently have a minimum account size.

For more detailed information about our services, please see Items 4 and 7 of our [ADV Part 2A](#).

Conversation Starter:

Below are some questions you can ask our financial professionals to start a conversation about relationships and services:

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?

For portfolio management services, you will pay an ongoing fee based upon a percentage of the market value of the assets being managed. The fee is payable quarterly and is billed in arrears. Financial consulting fees are billed separately but may be waived at PointOak's discretion. All fees are negotiable at the firm's discretion on a case-by-case basis depending on the scope and complexity of the services, your situation, and your financial objectives.

Certain additional charges are not included in our fees and must be paid separately by you. Examples of these additional charges include, but are not limited to, custodial fees, transaction fees, charges imposed directly by a mutual fund, index fund, or ETF purchased for your account, charges imposed by sub-advisers, and fees imposed by variable annuity providers. We do not participate in any wrap fee programs.

Please be aware that 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 more detailed information about our fees and costs, please see Item 5 of our [ADV Part 2A](#).*

Our receipt of fees for managing client accounts results in several conflicts of interest. For example, with asset-based fees, the more assets there are in a client's

advisory account, the more a client will pay in asset-based fees, and we therefore have an incentive to encourage clients to increase the assets in their accounts. *Please review Items 5 and 10 of our [ADV Part 2A](#) for detailed descriptions of conflicts of interest and how we address them.*

Conversation Starter:

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?

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.

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. Here are some examples to help you understand what this means:

- Our representatives are licensed to sell insurance and related products in their individual capacity. In such cases, the representative will earn typical and customary commissions for the sale of insurance products purchased for a client's account. This represents a conflict of interest in that PointOak's representatives may recommend insurance products based on compensation rather than on the needs of the client. To mitigate this conflict, our practice is to fully disclose when a particular transaction will result in the receipt of commissions or other associated fees and to



ensure that the issuer reviews the potential sale to determine adherence to applicable suitability standards. Insurance products may be available through other channels and you are not obligated to purchase products recommended by our representatives.

Conversation Starter:

How might your conflicts of interest affect me, and how will you address them?

How Do Your Financial Professionals Make Money?

Our representatives are compensated via salary and discretionary distributions and bonuses depending on the revenue earned by the firm for advisory services. We do not pay incentives based on the number of clients or assets attributable to a representative.

Do You or Your Financial Professionals Have Legal or Disciplinary History?

No. Visit Investor.gov/CRS for a free and simple search tool to research Point Oak Retirement Advisors and our financial professionals.

Conversation Starter:

As a financial professional, do you have any disciplinary history? For what type of conduct?

For more information about our investment advisory services or to request the most current version of this relationship summary, please go to PointOak.com/FormCRS or call our office at (703) 595-4444.

Conversation Starter:

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?

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Summary of Material Changes made since our previous Client Relationship Summary:

- No Material Changes were made since our previous Client Relationship Summary