FORM ADV PART 3

Relationship Summary

White Oaks Wealth Advisors, Inc. (White Oaks) is an Investment Adviser registered with the Securities and Exchange Commission (SEC). We feel it is important for you to understand how advisory and brokerage services and fees differ to determine which type of account or service is right for you.

There are free and simple tools available to research firms and financial professionals at https://www.investor.gov/CRS, which also provides educational materials about investment advisers, broker-dealers, and investing.

What investment services and advice can you provide me?

White Oaks offers investment advisory services to retail investors on a fee-only basis. This means we don't receive commissions or other payments from the providers we work with. We do not limit our advice and services to proprietary products or a limited menu of products or investments. Our services include investment management, family office, wealth management and financial planning services. Please refer to Item 4 of our Form ADV Part 2A for detailed information on the services described above.

As a new client, we will help you understand how to access your custodian and statements, including tax documents, as well as how to deposit and withdraw funds. For our wealth management clients, we offer annual or as needed meetings. Topics that may be included are insurance, estate, tax, retirement projections, college planning or employer benefits situations.

The family office services we offer are bill pay, record keeping, household management and preparation of personal financial statements.

We will monitor your investments on at least a monthly basis, as part of our standard services. Please refer to Item 13 of our Form ADV Part 2A for further information. We manage accounts on a discretionary basis, which means we do not need to consult you when buying or selling investments in your account. You will sign an agreement giving us this authority. This agreement will remain in place until you or we terminate our relationship. Please refer to Item 16 of our Form ADV Part 2A for further information. Our minimum household account size is $4M. Please refer to Item 7 of our ADV Part 2A for more information.

Questions to Ask Us:

- *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?

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. Make sure you understand what fees and costs you are paying. Please refer to Item 5 of our Form ADV Part 2A for further information. Ask your advisor to give you personalized information on the fees and costs you will pay. Please be aware that we charge different fees for different strategies. Discuss these with your advisor before investing.

The broker-dealer ("custodian") that holds your assets can charge you a transaction fee when we buy or sell an investment for you. These transaction fees are in addition to our fees. You could also pay fees charged by the custodian for certain investments and maintaining your account. Some investments, such as mutual funds and exchange traded funds charge additional fees that will reduce the value of your investments over time.

Question to Ask Us:

- *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?*

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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 must 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, we offer different portfolio strategies at different fee structures. Please refer to Item 5 of our Form ADV Part 2A for further information. We have no other income stream other than the fees we collect that have been described above. Our revenue grows when we increase the amount of investments we manage. This means our advice could be biased towards leaving funds invested vs. paying off debt, suggesting that you roll over a 401(k) to an IRA we manage and generally advocating for consolidating investment accounts with us.

Question to Ask Us:

- *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 employees of the firm and are paid a fixed salary. They do not receive any incentive compensation, commissions or any compensation tied to the performance of your account. Sharon Bloodworth is also compensated through her ownership in the firm.

Questions to Ask Us:

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

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

No. You may visit https://www.investor.gov/CRS for a free and simple search tool to research our firm and our financial professionals.

Question to Ask Us:

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

Additional Information

You can find additional information about our investment advisory services on the SEC's website https://adviserinfo.sec.gov/ by searching CRD #173522. You may also contact our firm at 612-455-6900 or cyndi@whiteoakswealth.com to request a current copy of our Form ADV Part 2A or up-to-date Form ADV Part 3.

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