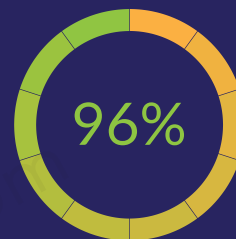


Oak Tree Advisory Services

TRUST SCORE



Oak Tree Advisory Services, federally registered in 1985, is a Registered Investment Advisor (RIA) in 0 (unknown) state(s) with a licensed staff of 1 advisors. Oak Tree Advisory Services manages \$285 million and provides investment advisory services for 90 clients (1:90 advisor/client ratio).

Fees may vary, please contact an advisor.

BENEFITS

- Firm uses a transparent fee-only model
- Firm uses a trusted custodian
- Firm has been federally registered for 33 years
- Communications sent to the firm's website are secure and encrypted
- Firm does not have a disciplinary history
- Firm does not have any misdemeanor convictions
- Firm does not have any felony convictions
- Firm does not have an insurance agent conflict
- Firm does not have an attorney conflict
- Firm does not accept performance-based fees
- Firm does not perform side-by-side management

CONSIDERATIONS

- There is only one licensed advisor for every 90 clients (industry average 1:50)
- Firm has less than \$1B in assets under management
- Firm serves fewer than 1,000 clients

BENEFITS (cont.)

Firm does not privately manage or own the products they recommend

Firm does not offer proprietary products

Firm does not receive soft dollar benefits

CONSIDERATIONS (cont.)