

Item 1 – Introduction: Is an investment advisory account right for you? OAC Capital Advisors, LLC is registered with the Securities and Exchange Commission as an investment adviser and, as such, we provide advisory services rather than brokerage services. Brokerage and investment advisory services and fees differ and that 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**, which also provides educational materials about broker-dealers, investment advisers, and investing.

Item 2 – What investment services and advice can you provide me? We offer Wealth Management, Investment Advisory, and Financial Consulting services to retail investors. Our principal service is portfolio management. As part of our standard portfolio management service we do provide continuous monitoring and supervisory services with respect to your account(s). Our portfolio management services are offered on either a discretionary or non-discretionary basis. Discretionary authorization allows us to determine the specific securities, and the amount of securities, to be purchased or sold for your account without your approval prior to each transaction. Non-discretionary arrangements require us to obtain your approval prior to executing any transactions on behalf of your account. We do not limit our advice to proprietary products, or a limited menu of products or types of investments. In general, we require a minimum of \$1,100,000 to open and maintain an advisory account. At our discretion, we reserve the right to waive this account minimum.

For additional information, please refer to Items 4, 7, & 8 of our Form ADV Part 2A at the following link:
<https://adviserinfo.sec.gov/firm/summary/317559>.

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?*

Item 3 – What fees will I pay? The following summarizes the principal fees and costs associated with engaging our firm for investment advisory services. We may negotiate fees with certain clients which may differ from the fees outlined below. For detailed information, refer to our Form ADV Part 2A, Items 5 and 6 and Form ADV Part 2 here:
<https://adviserinfo.sec.gov/firm/summary/317559>.

Asset Based Fees - Between 0.4% to 2.0% annually of the market value of your assets under our management. Since the fees we receive are based on the value of your account, we have an incentive to increase your account value which creates a conflict of interest;

Hourly Fees - We may agree to bill an hourly fee for certain services. Typically, at \$500/hour.

Fixed Fees – We may agree to bill a fixed fee for certain services. Typically, from \$10,000-\$250,000

Performance-based Fees. Negotiable. Performance-based fees create an incentive for our firm to make investments that are riskier or more speculative than would be the case absent a performance fee arrangement. Since we may manage both accounts that charge a performance-based fee and accounts that do not, we have an incentive to favor accounts for which we receive a performance-based fee;

Other Advisory Fees - In addition to our fees, here are examples of the most common fees and costs applicable to our clients: Advisory fees charged by third party money managers, Custodian fees, Account maintenance fees, Fees related to mutual funds and exchange-traded funds, Transaction charges when purchasing or selling securities, and Other product-level fees associated with your investments

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.

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 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:

- All investment advisers face conflicts of interest which are inherent in the business. Our primary source of compensation is through asset-based fees. Therefore, we are incentivized to acquire new clients and to increase assets under management. Other conflicts of interest result from other business activities we engage in and relationships we have with business partners and third parties, or affiliations we have established with other financial institutions.
- To the extent we are the general partner and or manager of a private fund (e.g., hedge fund), we may recommend it to you. If you invest in these proprietary private funds, we will receive management fees and/or performance-based fees from the fund. While our firm is accountable to you and the fund as a fiduciary and, consequently, must exercise good faith and integrity in handling both your and the fund's business, you should be aware of the potential for conflicts of interest. Investors in the fund should refer to the offering documents of the fund for detailed disclosures. We will not charge you an additional asset management fee for the portion of your portfolio that is invested in the fund(s).

Conversation Starter. Ask your financial professional

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

Please refer to our Form ADV Part 2A for further information on our conflicts of interest and how we address them at the following link: <https://adviserinfo.sec.gov/firm/summary/317559>.

How do your financial professionals make money? Our financial professionals receive salary-based compensation, a percentage of advisory billings, and/or bonuses based on the amount of client assets they bring to our firm. Therefore, our financial professionals have an incentive to encourage you to increase the assets in your account. Additionally, financial professionals who are part owners of our firm share in the profits generated by our firm. Therefore, financial professionals who have an ownership interest in the firm have an incentive to encourage you to increase the assets in your account to increase our firm's profitability.

Item 4 – Do you or your financial professionals have legal or disciplinary history?

No, our financial professionals do not have reportable legal and/or disciplinary history related to a regulatory event.

For a free, simple search tool to research us and our financial professionals please visit Investor.gov/CRS.

Conversation Starter. Ask your financial professional

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

Item 5 – Additional Information For additional information about our advisory services, please refer to our Form ADV Part 2A brochure available at <https://adviserinfo.sec.gov/firm/summary/317559>, and the individual Form ADV Part 2B brochure supplement(s) your representative provides. If you have any questions, need up-to-date information and/or need a copy of this Client Relationship Summary, please contact us at (345) 749-4505.

Conversation Starters. 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?*

Exhibit to Form CRS Client Relationship Summary

OAC Capital Advisors LLC

March 27, 2025

OAC Capital Advisors LLC is required to update its Form CRS when information in the Form CRS becomes materially inaccurate. This Exhibit summarizes the following material changes to the firm's Form CRS, implemented on May 17, 2023.

- The subsection within "What fees will I pay?", titled "Asset Based Fees", has been updated and now reads:
"Between 0.4% to 2.0% annually of the market value of your assets under our management."