

**Item 1: Cover Page**

**Part 2A of Form ADV: Firm Brochure**

**Great Oak Wealth Management, Inc**

2295 Wells Rd  
Pottstown, PA 19465  
484-986-2002  
jim@greatoakadvisors.com  
www.greatoakadvisors.com

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This brochure provides information about the qualifications and business practices of Great Oak Wealth Management, Inc, referred to as "Great Oak" throughout this document. If you have any questions about the contents of this brochure, please contact us at 484-986-2002 or jim@greatoakadvisors. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority.

Additional information about Great Oak Wealth Management, Inc also is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). You can search this site by a unique identifying number, known as a CRD number. Our firm's CRD number is **127780**.

Great Oak Wealth Management, Inc. is a Registered Investment Advisor. Registration does not imply an endorsement by any regulatory authority, nor does it imply a certain level of skill or training.

## Item 2: Material Changes

The following material changes were made since the last filing on 09/30/2025

We have updated our fee schedule in Item 5 to reflect that Retirement plan consulting fees will be billed quarterly, in advance at the end of each calendar quarter, meaning clients are invoiced at the beginning of the three-month billing period. The fee will either be billed directly to the plan sponsor or paid directly from the plan assets if authorized by the plan fiduciary.

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## Item 4: Advisory Business

Great Oak Wealth Management, Inc is a state-registered investment adviser, founded in 2021, with its principal place of business located in Pennsylvania. Our firm and its associates may register or meet certain exemptions to registrations and/or licensing in other jurisdictions in which we conduct investment advisory business. James H. White Jr. is the principal owner of the firm.

### Services Offered

#### *Financial Planning and Investment Advisory*

Great Oak guides clients through the financial planning process:

- Setting goals
- Evaluating options
- Developing recommendations and action items
- Facilitating implementation
- Ongoing monitoring
- Making adjustments to reflect life changes

The specific issues we discuss reflect the client's particular financial and personal circumstances and typically fall within these core areas:

- Goals clarification and prioritization
- Cash flow and debt management
- Retirement planning
- College education planning
- Tax planning
- Risk management
- Estate planning
- Investment strategy, selection, and monitoring

Financial Planning and Investment Advisory services are offered on an ongoing basis. The frequency of meetings reflects each client's needs. Generally, there are at least 3 meetings in the first 12 months. We schedule meetings on an as-needed basis to proactively address ongoing financial planning issues, with at least 1 annual meeting to update our analysis and recommendations. In addition, we rely on clients to contact us with new issues or changes.

#### *Comprehensive Financial Planning*

A Comprehensive Financial Plan is designed to help the client with all aspects of financial planning without ongoing investment management. The financial plan may include but is not limited to: a net worth statement; a cash flow statement (a budget); a review of investment accounts, including reviewing asset allocation and offering repositioning recommendations; strategic tax planning; a review of retirement accounts and plans including recommendations; a review of insurance policies and recommendations for changes, if necessary; one or more retirement scenarios; estate planning review and recommendations; and education planning with funding recommendations. Detailed investment advice and specific recommendations may be offered as part of a financial plan.

Great Oak first conducts an initial interview and gathers data to assist the client in determining specific needs, goals, objectives, and tolerance for risk. We then prepare an analysis of the current financial situation and possible future scenarios when appropriate. Next, Great Oak presents the analysis and a written summary of the significant observations, assumptions, and recommendations in each area we are engaged to provide advice. We work with the client to delve deeper into relevant planning areas and address questions. Periodic financial check-ups and portfolio reviews are recommended, and it is the client's responsibility to initiate these reviews.

### *Retirement Plan Consulting Services*

We provide advisory services to plan sponsors of employer-sponsored retirement plans for which it has been specifically engaged, in addition to supporting affiliated companies through other non-advisory services to retirement plans for corporations and other business entities as a 3(21) fiduciary. Such advisory services can advise on the selection and/or de-selection and replacement of individual investment options pursuant to agreed investment criteria.

In choosing and monitoring investment options for employer-sponsored retirement plans, we look for reliable fund companies with a consistent track record and steady performance. Once a fund company is identified for possible selection for a particular retirement plan product, we conduct an in-depth review of the company's operations, funds, and personnel before determining if the company's funds as investment options. Quantitative and qualitative factors, such as regional exposure, fund management, and asset size/growth, are also evaluated. The fund companies are monitored on a continuous basis at the firm level. We will assist in the construction of the portfolio by ensuring that all core asset classes are covered to offer full diversification opportunities. However, the final decision of which funds to select is up to the plan sponsor and/or consultant.

### *Participant Account Management*

We use a third-party platform to facilitate the management of held-away assets, such as defined contribution plan participant accounts, with discretion. The platform allows us to avoid being considered to have custody of Client funds since we do not have direct access to Client log-in credentials to affect trades. We are not affiliated with the platform in any way and receive no compensation from them for using their platform. A link will be provided to the Client allowing them to connect an account(s) to the platform. Once Client account(s) is connected to the platform, Adviser will review the current account allocations. When deemed necessary, Adviser will rebalance the account considering client investment goals and risk tolerance, and any change in allocations will consider current economic and market trends. The goal is to improve account performance over time, minimize loss during difficult markets, and manage internal fees that harm account performance. Client account(s) will be reviewed at least quarterly and allocation changes will be made as deemed necessary.

### *Retirement Plan Rollovers – No Obligation / Conflict of Interest.*

A client or prospective client leaving an employer typically has four options regarding an existing retirement plan (and may engage in a combination of these options): (i) leave the money in the former employer's plan, if permitted, (ii) roll over the assets to the new employer's plan, if one is available and rollovers are permitted, (iii) roll over to an Individual Retirement Account ("IRA"), or (iv) cash out the account value (which could, depending upon the client's age, result in adverse tax consequences). If Great Oak recommends that a client roll over their retirement plan assets into an account to be managed by Great Oak, such a recommendation presents a conflict of interest if Great Oak will earn a new (or increase its current) advisory fee because of the rollover. No client is under any obligation to roll over retirement plan assets to an account managed by Great Oak.

## Cybersecurity Risk.

The information technology systems and networks that Great Oak and its third-party service providers use to provide services to Great Oak's clients employ various controls, which are designed to prevent cybersecurity incidents stemming from intentional or unintentional actions that could cause significant interruptions in Great Oak's operations and result in the unauthorized acquisition or use of clients' confidential or non-public personal information. Clients and Great Oak are nonetheless subject to the risk of cybersecurity incidents that could cause them to incur losses, including, for example, financial losses, cost, and reputational damage to respond to regulatory obligations, other costs associated with corrective measures, and loss from damage or interruption to systems. Although Great Oak has established its systems to reduce the risk of cybersecurity incidents from coming to fruition, there is no guarantee that these efforts will always be successful, especially considering that Great Oak does not directly control the cybersecurity measures and policies employed by third-party service providers. Clients could incur similar adverse consequences resulting from cybersecurity incidents that more directly affect issuers of securities in which those clients invest, broker-dealers, qualified custodians, governmental and other regulatory authorities, exchange and other financial market operators, or other financial institutions.

## Tailored Relationships

The goals, objectives, and risk tolerance for each client are identified in meetings, discussions, and data collected from clients. For Investment Management clients, Investment Policy Statements are created that reflect the stated goals and objectives. Clients may impose restrictions on investing in certain securities or types of securities. Agreements may not be assigned without client consent.

## Non-Participation in Wrap Fee Programs

Great Oak, as a matter of policy and practice, does not sponsor any wrap fee program. A wrap fee program is defined as any advisory program under which a specified fee or fees not based directly upon transactions in a client's account is charged for investment advisory services (which may include portfolio management or advice concerning the selection of other investment advisors) and the execution of client transactions.

## Assets

As of December 31, 2025, Great Oak manages approximately \$99,300,000 in assets for 123 clients on a discretionary basis.

## Item 5: Fees and Compensation

We are a fee-only firm and do not receive commissions or referral fees for products or services that we recommend to clients. Great Oak bases its fees on a percentage of assets under management or the scope of work required to perform a financial planning project.

Please note, unless a client has received the firm's disclosure brochure at least 48 hours before signing the Investment Advisory and Financial Planning Agreement or the Comprehensive Financial Planning Agreement, the client may terminate the agreement within five (5) business days of signing any contract without incurring any fees.

Fees are not negotiable. Discounts not generally available to our advisory clients may be offered to family members and friends of associated persons of our firm.

## Financial Planning and Investment Management

Investment management fees are paid in advance on a quarterly basis, meaning that clients are invoiced at the beginning of the three-month billing period. Fees are deducted from a designated client account to facilitate payment of the quarterly fee.

Great Oak possesses written authorization from the client to deduct advisory fees from an account held by a qualified custodian. Great Oak sends the qualified custodian written notice of the amount of the fee to be deducted from the client's accounts. Great Oak will provide the client with an invoice, including the time period covered by the fee and the amount of assets under management on which the fee was based.

We may group certain related client accounts for the purposes of determining the annualized fee.

Clients are provided the following billing schedule in the Investment Advisory and Financial Planning Contract. The fees are based upon a percentage of assets under management.

<b>Account Value</b>	<b>Annual Advisory Fee</b>
<b>First \$1,000,000</b>	0.90%
<b>Next \$1,000,000</b>	0.80%
<b>Next \$3,000,000</b>	0.60%
<b>Next \$5,000,000</b>	0.40%
<b>Over \$10,000,000</b>	0.25%

The advisory fee is a blended fee, calculated by assessing percentage rates based on predefined asset levels, as shown in the chart above, resulting in a combined weighted fee. For example, an account valued at \$1,000,000 would pay an effective fee of 0.9%. with a quarterly fee of \$2,250.00. The following calculation determines the quarterly fee:  $(\$1,000,000 \times .09\%) \div 4 = \$2,250$ . No increase or change in the advisory fee or billing shall take effect without the client's agreement, as evidenced by their signature on a new agreement or an amendment to their current advisory agreement. There is no minimum account balance required.

**Prorated Cash Flows:** Fees are prorated for cash flows exceeding \$100,000 in a particular calendar quarter. When aggregate amounts of at least \$100,000 are deposited to or withdrawn from a managed portfolio in between Great Oak's regular billing cycles, a pro-rata management fee (or credit) is calculated and added to or deducted from the client's fee for the following quarter. This pro-rata fee is determined by multiplying the value of each cash flow by the annual fee rate schedule then multiplying by the number of days remaining in the billing quarter (from the date of transaction), divided by the number of days in the year.

**Termination of the Investment Advisory and Financial Planning Relationship:** A client agreement may be canceled at any time, by either party, for any reason upon receipt of 30 days written notice. Accounts initiated during the calendar quarter will be charged a prorated fee based on the amount of time remaining in the billing period. Upon termination of the account, any unearned fee will be refunded to the client.

## Comprehensive Financial Planning Fees

The Comprehensive Financial Planning fee is determined based on the nature of the services being provided and the complexity of each client's circumstances. All fees are agreed upon prior to entering into a contract with any client.

Our Financial Planning fees are calculated and charged on an hourly basis of \$300 per hour. Although the length of time it will take to provide a Comprehensive Financial Plan will depend on each client's personal situation, we will provide an estimate for the total hours at the start of the advisory relationship.

**Termination of the Comprehensive Financial Planning Relationship** The term of this agreement shall be continuous until the financial plan is completed. Either party may terminate this Agreement upon giving written notice to the other party. If this Agreement is terminated prior to the completion of the plan and fees are due to the Advisor, the Advisor will send an invoice to the client. The client agrees to pay this invoice within thirty days of receiving the invoice and a late fee of 1.5% per month will be added to overdue fees. Notwithstanding any other provision in this Agreement, the client may terminate this Agreement within five business days of its effective date without payment of any fee for the Advisor's services.

The fee for the completed plan is due within 30 days of the delivery of the plan and a late fee of 1.5% per month will be added to overdue fees.

## Retirement Plan Consulting Services

<b>Account Value</b>	<b>Annual Advisory Fee</b>
<b>All Plan Assets</b>	0.50%

Retirement plan consulting fees will be billed quarterly, in advance at the end of each calendar quarter, meaning clients are invoiced at the beginning of the three-month billing period. The fee will either be billed directly to the plan sponsor or paid directly from the plan assets if authorized by the plan fiduciary.

**Fund Fees:** All fees paid to Great Oak for investment advisory services are separate and distinct from the fees and expenses charged by mutual funds and/or ETFs to their shareholders. These fees and expenses are described in each fund's prospectus. These fees will generally include a management fee, other fund expenses, and possibly a distribution fee. If the fund also imposes sales charges, a client may pay an initial or deferred sales charge. A client could invest in a mutual fund directly, without our services. In that case, the client would not receive the services provided by our firm which are designed to, among other things, assist the client in determining which mutual fund or funds are most appropriate to each client's financial condition and objectives. Accordingly, the client should review both the fees charged by the funds and our fees to fully understand the total amount of fees to be paid by the client and to thereby evaluate the advisory services being provided.

**Additional Fees and Expenses:** In addition to our advisory fees, clients are also responsible for the fees and expenses charged by custodians and imposed by broker-dealers, including, but not limited to, any transaction charges imposed by a broker-dealer with which an independent investment manager affects

transactions for the client's account(s). Please refer to the "Brokerage Practices" section (Item 12) of this Form ADV for additional information.

**Grandfathering Account:** Pre-existing advisory clients are subject to the advisory fees in effect at the time the client entered into the advisory relationship. Therefore, our firm's fees may differ among clients.

**ERISA Accounts:** Great Oak is deemed to be a fiduciary to advisory clients that are employee benefit plans or individual retirement accounts (IRAs) pursuant to the Employee Retirement Income and Securities Act ("ERISA"), and regulations under the Internal Revenue Code of 1986 (the "Code"), respectively. As such, our firm is subject to specific duties and obligations under ERISA and the Internal Revenue Code that include among other things, restrictions concerning certain forms of compensation. To avoid engaging in prohibited transactions, Great Oak may only charge fees for investment advice about products for which our firm and/or our related persons do not receive any commissions or 12b-1 fees, or conversely, investment advice about products for which our firm and/or our related persons receive commissions or 12b-1 fees, however, only when such fees are used to offset Great Oak's advisory fees.

**Advisory Fees in General:** Clients should note that similar advisory services may (or may not) be available from other registered (or unregistered) investment advisers for similar or lower fees.

**Limited Prepayment of Fees:** Under no circumstances do we require or solicit payment of fees in excess of \$495 more than six months in advance of services rendered.

#### Item 6: Performance-Based Fees and Side-By-Side Management

Great Oak does not charge performance-based fees.

#### Item 7: Types of Clients

Great Oak provides advisory services to the following types of clients:

- Individuals (other than high net worth individuals) and Families
- High net worth individuals
- Corporations or other businesses not listed above
- Trusts, Estates, and Charitable Organizations

There is no minimum account size.

#### Item 8: Methods of Analysis, Investment Strategies and Risk of Loss

We use the following methods of analysis in formulating our investment advice and/or managing client assets:

**Fundamental Analysis.** We attempt to measure the intrinsic value of a security by looking at economic and financial factors (including the overall economy, industry conditions, and the financial condition and management of the company itself) to determine if the company is underpriced (indicating it may be a good time to buy) or overpriced (indicating it may be time to sell).

Fundamental analysis does not attempt to anticipate market movements. This presents a potential risk, as the price of a security can move up or down along with the overall market regardless of the economic and financial factors considered in evaluating the stock.

**Asset Allocation.** Rather than focusing primarily on securities selection, we attempt to identify an appropriate ratio of securities, fixed income, and cash suitable to the client's investment goals and risk tolerance.

A risk of asset allocation is that the client may not participate in sharp increases in a particular security, industry, or market sector. Another risk is that the ratio of securities, fixed income, and cash will change over time due to stock and market movements and, if not corrected, will no longer be appropriate for the client's goals.

**Mutual Fund and/or ETF Analysis.** We look at the experience and track record of the manager of the mutual fund or ETF in an attempt to determine if that manager has demonstrated an ability to invest over a period of time and in different economic conditions.

We also look at the underlying assets in a mutual fund or ETF in an attempt to determine if there is a significant overlap in the underlying investments held in another fund(s) in the client's portfolio. We also monitor the funds or ETFs in an attempt to determine if they are continuing to follow their stated investment strategy.

A risk of mutual fund and/or ETF analysis is that, as in all securities investments, past performance does not guarantee future results. A manager who has been successful may not be able to replicate that success in the future. In addition, as we do not control the underlying investments in a fund or ETF, managers of different funds held by the client may purchase the same security, increasing the risk to the client if that security were to fall in value. There is also a risk that a manager may deviate from the stated investment mandate or strategy of the fund or ETF, which could make the holding(s) less suitable for the client's portfolio.

**Risks for all forms of analysis.** Our securities analysis methods rely on the assumption that the companies whose securities we purchase and sell, the rating agencies that review these securities, and other publicly-available sources of information about these securities, are providing accurate and unbiased data. While we are alert to indications that data may be incorrect, there is always a risk that our analysis may be compromised by inaccurate or misleading information.

## **INVESTMENT STRATEGIES**

We use the following strategy(ies) in managing client accounts, provided that such strategy(ies) are appropriate to the needs of the client and consistent with the client's investment objectives, risk tolerance, and time horizons, among other considerations:

**Long-term purchases.** We purchase securities with the idea of holding them in the client's account for a year or longer. Typically we employ this strategy when:

- We believe the securities to be currently undervalued, and/or
- We want exposure to a particular asset class over time, regardless of the current projection for this class.

A risk in a long-term purchase strategy is that by holding the security for this length of time, we may not take advantage of short-term gains that could be profitable to a client. Moreover, if our predictions are incorrect, a security may decline sharply in value before we make the decision to sell.

**Short-term purchases.** When utilizing this strategy, we purchase securities with the idea of selling them within a relatively short time (typically a year or less). We do this in an attempt to take advantage of conditions that we believe will soon result in a price swing in the securities we purchase.

A short-term purchase strategy poses risks should the anticipated price swing not materialize; we are then left with the option of having a long-term investment in a security that was designed to be a short-term purchase, or potentially taking a loss.

In addition, this strategy involves more frequent trading than does a longer-term strategy, and will possibly result in increased brokerage and other transaction-related costs, as well as less favorable tax treatment of short-term capital gains.

**Risk of Loss.** Securities investments are not guaranteed and you may lose money on your investments. We ask that you work with us to help us understand your tolerance for risk.

**Fee-based Annuities.** If an individual becomes a client of Great Oak and has an annuity, if appropriate we will recommend an exchange to a low-expense, fee-based annuity.

### Item 9: Disciplinary Information

We are required to disclose any legal or disciplinary events that are material to a client's or prospective client's evaluation of our advisory business or the integrity of our management.

Our firm and our management personnel have no reportable disciplinary events to disclose.

### Item 10: Other Financial Industry Activities and Affiliations

Our firm and our related persons are not engaged in other financial industry activities and have no other industry affiliations.

### Item 11: Code of Ethics, Participation or Interest in Client Transactions and Personal Trading

Our firm has adopted a Code of Ethics that sets forth high ethical standards of business conduct that we require of our employees, including compliance with applicable federal securities laws. The firm also adheres to the Code of Ethics and Professional Responsibility adopted by the CFP® Board of Standards Inc. and accepts the obligation not only to comply with the mandates and requirements of all applicable laws and regulations but also to take responsibility to act in an ethical and professional manner in all professional services and activities.

Great Oak and our personnel owe a duty of loyalty, fairness, and good faith towards our clients, and have an obligation to adhere not only to the specific provisions of the Code of Ethics but to the general principles that guide the Code.

Our Code of Ethics includes policies and procedures for the review of quarterly securities transactions reports as well as initial and annual securities holdings reports that must be submitted by the firm's access persons. Among other things, our Code of Ethics also requires the prior approval of any acquisition of securities in a limited offering (e.g., private placement) or an initial public offering. Our code also provides for oversight, enforcement, and recordkeeping provisions.

Our Code of Ethics further includes the firm's policy prohibiting the use of material nonpublic information. While we do not believe that we have any particular access to non-public information, all employees are reminded that such information may not be used in a personal or professional capacity.

A copy of our Code of Ethics is available to our advisory clients and prospective clients. You may request a copy by email sent to [info@greatoakadvisors.com](mailto:info@greatoakadvisors.com), or by calling us at 484-986-2002. Our Code of Ethics is designed to assure that the personal securities transactions, activities, and interests of our employees will not interfere with (1) making decisions in the best interest of advisory clients, and (2) implementing such decisions while, at the same time, allowing employees to invest for their own accounts.

Although our firm has no interest in securities recommended to our advisory clients, individuals associated with our firm may buy or sell for their personal accounts securities identical to or different from those recommended to our clients, such as Exchange Traded Funds, Mutual Funds, Stocks, and bonds. In addition, any related person(s) may have an interest or position in certain security(ies) which may also be recommended to a client.

It is the expressed policy of our firm that no person employed by us may purchase or sell any security prior to a transaction(s) being implemented for an advisory account, thereby preventing such employee(s) from benefiting from transactions placed on behalf of advisory accounts.

### **Item 12: Brokerage Practices**

Great Oak Wealth Management is not a registered representative with any FINRA (Financial Industry Regulatory Authority) member securities firm. As a fee-only advisor, Great Oak has a relationship with one or more discount brokerage firms for administrative purposes. Client(s) may choose to work with their institution of choice if Great Oak is able to set up appropriate arrangements with the other discount brokerage firm. Any costs required by this relationship would be the responsibility of the Client(s) and additional costs would be in addition to the standard Financial Life Planning fee. Great Oak selects brokerage custodians based upon the availability of investment products, level of service, and brokerage fees and commissions. The reasonableness of fees and commissions is based upon comparisons with other brokerage firms offering similar services. Soft dollar compensation is a rebate or commission for a trade or other financial transaction paid with goods or services rather than cash for a trade or other financial transaction. The Firm may receive regulatory newsletters, limited investment information and discount pricing on various institutional products which are offered to all clients of its custodian.

Great Oak does not have any soft-dollar arrangements and does not receive any soft-dollar benefits.

Great Oak requires that clients provide us with written authority to determine the broker-dealer to use. The broker-dealer has control and determination if, when, and how much commission will be charged to our clients for these transactions.

Clients must include any limitations on this discretionary authority in this written authority statement. Clients may change/amend these limitations as required. Such amendments must be provided to us in writing.

Great Oak may aggregate orders in a block trade or trades when securities are purchased or sold for multiple (discretionary) accounts. If a block trade cannot be executed in full at the same price or time, the securities actually purchased or sold by the close of each business day must be allocated in a manner that is consistent with the initial pre-allocation or other written statement. This must be done in a way that does not consistently advantage or disadvantage particular client accounts.

The primary objective in placing orders for the purchase and sale of securities for client accounts is to obtain the most favorable net results, taking into account such factors as (1) price, (2) size of order, (3) difficulty of execution, (4) confidentiality, and (5) skill required of the broker. Great Oak will execute its transactions through an unaffiliated broker-dealer.

We recommend broker-dealers for our clients to use in order to custody their accounts. The firms we recommend will be independent SEC-registered broker-dealers and members of FINRA and SIPC. As a fiduciary, we are obligated to seek out the best execution of client transactions for accounts that we manage. In general, the execution of securities transactions is at a total cost to process each transaction and are the most favorable under the circumstances. However, we do not limit the best execution to the lowest available price. Additional factors are taken into consideration when determining the arrangement and services in the selection of a broker-dealer or qualified custodian. Our review consists of reviewing the commission and fee structures of various broker-dealers, research platforms, and execution services. Accordingly, while we consider competitive rates, we do not necessarily obtain the lowest possible commission rates for account transactions. Therefore, the overall services provided by unaffiliated broker-dealers and qualified custodians are evaluated to determine the best execution. You can pay trade execution charges and higher commissions through the trading platforms approved by us than through platforms that have not been approved by us.

### Item 13: Review of Accounts

We conduct a review of the client's investments as part of our Financial Planning and Investment Advisory service. These accounts are reviewed at least monthly. Accounts are reviewed in the context of each client's stated investment objectives and guidelines. More frequent reviews may be triggered by material changes in variables such as the client's individual circumstances, or the market, political or economic environment.

These accounts are reviewed by: James H. White

**REPORTS:** Monthly statements and confirmation of transactions will be sent to the client from the custodian. Our clients now have access to online portfolio analysis and performance portals. This secure portal provides immediate up-to-date data summarizing account performances, balances, and holdings. The client also has the ability to select a performance time frame of their choosing, quarterly, monthly, annually, weekly, or their own preferred time frame. This online portal replaces quarterly statements.

### Item 14: Client Referrals and Other Compensation

It is the policy of Great Oak not to engage solicitors or to pay related or non-related persons for referring potential clients to our firm.

It is the policy of Great Oak not to accept or allow our related persons to accept any form of compensation, including cash, sales awards, or other prizes, from a non-client in conjunction with the advisory services we provide to our clients.

### Item 15: Custody

Our firm does not have actual or constructive custody of client accounts.

All assets are held by qualified custodians, which means the custodians provide account statements directly to clients at their address of record or digitally via the custodian's website.

Great Oak is considered to have limited custody when a qualified custodian directly debits its fees. Prior to having fees deducted via a qualified custodian, Great Oak will:

- a. Possess written authorization from the client to deduct advisory fees from an account held by a qualified custodian
- b. Send the qualified custodian written notice of the amount of the fee to be deducted from the client's account.
- c. Send the client an itemized invoice including any formulae used to calculate the fee, the time period covered by the fee, and the amount of assets under management on which the fee was based.

### **Item 16: Investment Discretion**

Clients may hire us to provide discretionary asset management services, in which case we place trades in a client's account without contacting the client prior to each trade to obtain the client's permission.

Our discretionary authority includes the ability to do the following without contacting the client:

- determine the security to buy or sell; and/or
- determine the amount of the security to buy or sell

Clients give us discretionary authority when they sign a discretionary agreement with our firm and may limit this authority by giving us written instructions. Clients may also change/amend such limitations by once again providing us with written instructions.

### **Item 17: Voting Client Securities**

As a matter of firm policy, we do not vote proxies on behalf of clients. Therefore, although our firm may provide investment advisory services relative to client investment assets, clients maintain exclusive responsibility for: (1) directing the manner in which proxies solicited by issuers of securities beneficially owned by the client shall be voted, and (2) making all elections relative to any mergers, acquisitions, tender offers, bankruptcy proceedings, or other type events pertaining to the client's investment assets. Clients are responsible for instructing each custodian of the assets to forward to the client copies of all proxies and shareholder communications relating to the client's investment assets.

We do not offer any consulting assistance regarding proxy issues to clients.

### **Item 18: Financial Information**

Under no circumstances do we require or solicit payment of fees in excess of \$495 per client more than six months in advance of services rendered. Therefore, we are not required to include a financial statement.

An advisory firm that maintains discretionary authority for client accounts is required to provide a copy of our firm's balance sheet. We are also required to disclose any financial condition that is reasonably likely to impair our ability to meet our contractual obligations. Great Oak has no additional financial circumstances to report.

Great Oak has not been the subject of a bankruptcy petition at any time during the past ten years.

#### **Item 19: Requirement for State-Registered Advisers**

The following individuals are the principal executive officers and management persons of Great Oak:  
James H. White

Information regarding the formal education and business background for each of these individuals is provided in their respective Brochure Supplements.

In addition to the information provided in Item 10, "Other Financial Industry Activities and Affiliations", Great Oak is also actively engaged in providing the following non-advisory services:

Tax preparation for individuals and sole proprietorships. Great Oak spends less than 500 hours annually on tax preparation.

We are required to disclose all material facts regarding certain legal or disciplinary events pertaining to arbitration awards or other civil, regulatory, or administrative proceedings in which our firm or management personnel were found liable, or against whom an award was granted.

Great Oak has not been found liable in any arbitration claims.

Great Oak has not been found liable in any civil, self-regulatory organization, or administrative proceeding.

Great Oak and its management persons do not have any relationship or arrangement with any issuer of securities.

## Form ADV Part 2B - Brochure Supplement (Advisory Personnel)

This brochure supplement provides information about James H. White that supplements the Great Oak Services, LLC brochure. You should have received a copy of that brochure. Please contact James H. White if you did not receive Great Oak Services, LLC's brochure or if you have any questions about the contents of this supplement. Additional information about James H. White is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

### **Item 1 - Firm Information**

Great Oak Services, LLC  
2295 Wells Rd  
Pottstown, PA 19465  
484-986-2002  
[www.greatoakadvisors.com](http://www.greatoakadvisors.com)

### **Item 2 - Educational Background and Business Experience**

Regulatory guidance requires the firm to disclose relevant post-secondary education and professional training for each principal executive and associate of the firm, as well as their business experience for at least the most recent five years.

Principal Executive Officers and Management Persons

Founder/Chief Compliance Officer (Supervisor)/Investment Advisor Representative

James H. White

Year of Birth: 1969

CRD Number: 4746803

Education Background and Business Experience

Educational Background

CERTIFIED FINANCIAL PLANNER™, CFP®<sup>1</sup>- Certified Financial Planner Board of Standards, Inc.  
Enrolled Agent (EA), a federally-authorized tax practitioner licensed by the U.S. Department of Treasury  
Master of Business Administration, Pennsylvania State University  
Bachelor of Arts, Communication, Minor: Accounting, Ursinus College

Business Experience

Great Oak Wealth Management, Inc. (01/2021 - Present)  
Pottstown, PA  
Managing Member/Founder/Chief Compliance Officer (Supervisor)/Investment Advisor Representative

J.H. White Financial Services, LLC (06/2004 - 12/2020)  
Pottstown, PA

**Item 3 - Disciplinary Information**

Registered investment advisors are required to disclose certain material facts regarding any criminal, civil, legal, or industry/professional association disciplinary event that would be material to your evaluation of each officer or a supervised person providing investment advice. No reportable information is applicable to this section for James White or the firm.

**Item 4 - Other Business Activity**

James White is not registered, nor has an application pending to register, as a registered representative of a broker/dealer. He does not receive commissions, bonuses, or other compensation based on the sale of securities, including that as a registered representative of a broker/dealer or the distribution or service fees from the sale of mutual funds.

**Item 5 - Additional Compensation**

James White is not compensated for advisory services involving performance-based fees. In addition, the firm policy does not allow associated persons to accept or receive additional economic benefits, such as sales awards or other prizes for providing advisory services to firm clients.

**Item 6 - Supervision**

James White serves in multiple capacities for Great Oak: Managing Member, Founder, Chief Compliance Officer (Supervisor), and investment advisor representative. Questions relative to the firm, its services, or this Form ADV Part 2 may be made to the attention of James White at 484-986-2002.

**Item 7 - Requirements for State-Registered Advisers**

James White has not been found liable in a self-regulatory or administrative proceeding. James White or his firm has not been the subject of a bankruptcy petition.

<sup>1</sup>The CERTIFIED FINANCIAL PLANNER™, CFP®, and federally registered CFP (with flame design) marks (collectively, the “CFP® marks”) are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”).

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education;(2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 62,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that the CFP Board’s studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor’s Degree from a regionally accredited United

States college or university (or its equivalent from a foreign university). CFP Board's financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;

- Examination – Pass the comprehensive CFP® Certification Examination. The examination, administered in 10 hours over a two-day period, includes case studies and client scenarios designed to test one's ability to correctly diagnose financial planning issues and apply one's knowledge of financial planning to real-world circumstances;
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP Board's Standards of Professional Conduct, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the Code of Ethics and other parts of the Standards of Professional Conduct, to maintain competence and keep up with developments in the financial planning field; and
- Ethics – Renew an agreement to be bound by the Standards of Professional Conduct. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to the CFP Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

## Form ADV Part 2B - Brochure Supplement (Advisory Personnel)

This brochure supplement provides information about Shayn W. Horrocks that supplements the Great Oak Services, LLC brochure. You should have received a copy of that brochure. Please contact James H. White if you did not receive Great Oak Services, LLC's brochure or if you have any questions about the contents of this supplement. Additional information about Shayn Horrocks is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

### **Item 1 - Firm Information**

Great Oak Services, LLC  
2295 Wells Rd  
Pottstown, PA 19465  
484-986-2002  
[www.greatoakadvisors.com](http://www.greatoakadvisors.com)

### **Item 2 - Educational Background and Business Experience**

Regulatory guidance requires the firm to disclose relevant post-secondary education and professional training for each principal executive and associate of the firm, as well as their business experience for at least the most recent five years.

Advisory Personnel

Shayn Horrocks

Year of Birth: 2000

CRD Number: 7497165

Education Background and Business Experience

Educational Background

Bachelor of Science, Finance, West Chester University

Business Experience

Great Oak Wealth Management (2/2026 - Present)  
Pottstown, PA  
Paraplanner

Kemp Harvest Financial Group (3/2024 - 1/2026)  
Harleysville, PA  
Wealth Planning Assistant

Long Financial Group (1/2023 - 3/2024)  
Blue Bell, PA  
Financial Advisor Assistant

Legacy Planning Partners  
West Chester, PA  
Financial Planning Intern

**Item 3 - Disciplinary Information**

Registered investment advisors are required to disclose certain material facts regarding any criminal, civil, legal, or industry/professional association disciplinary event that would be material to your evaluation of each officer or a supervised person providing investment advice. No reportable information is applicable to this section for Shayn Horrocks or the firm.

**Item 4 - Other Business Activity**

Shayn Horrocks is not registered, nor has an application pending to register, as a registered representative of a broker/dealer. He does not receive commissions, bonuses, or other compensation based on the sale of securities, including that as a registered representative of a broker/dealer or the distribution or service fees from the sale of mutual funds.

**Item 5 - Additional Compensation**

Shayn Horrocks is not compensated for advisory services involving performance-based fees. In addition, the firm policy does not allow associated persons to accept or receive additional economic benefits, such as sales awards or other prizes for providing advisory services to firm clients.

**Item 6 - Supervision**

James White supervises Shayn Horrocks. Questions relative to the firm, its services, or this Form ADV Part 2 may be made to the attention of James White at 484-986-2002.

**Item 7 - Requirements for State-Registered Advisers**

Shayn Horrocks has not been found liable in a self-regulatory or administrative proceeding. Shayn Horrocks has not been the subject of a bankruptcy petition.