

Oak Harbor Wealth Partners, LLC

Client Relationship Summary

Introduction

Oak Harbor Wealth Partners, LLC is an investment adviser registered with the Securities and Exchange Commission. Investment advisory services, brokerage services and fees differ, and it is important for you to understand these differences. Free and simple tools are available to research firms and financial professionals at 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, including portfolio management, financial planning services, and retirement and pension plan participant services, to retail investors. Our financial planning services may be provided as a stand-alone service or may be coupled with ongoing portfolio management, and typically address one or more areas of your financial situation, such as estate planning, risk management, budgeting and cash flow controls, retirement planning, and education funding to help us assess your financial circumstances and to more effectively develop your investment plan. Our services to retirement and pension plan participants include recommendations regarding diversification strategies and general investment education.

Our standard investment advisory services include periodically monitoring and reviewing your portfolio (or the portion of your portfolio under our management) to ensure that your portfolio is meeting your stated goals and investment plan. When appropriate and in accordance with your investment plan, we may utilize one or more Separate Account Managers (each, a "Manager") who will be granted discretionary trading authority.

If we have discretion to manage your portfolio, we will execute transactions on your behalf based on your investment plan without asking you in advance. You may impose certain restrictions on the management of your portfolio. Restrictions may adversely affect the composition and performance of your portfolio, and we are not able to accommodate every request. If you engage us to provide non-discretionary investment advisory services, we will recommend purchases and sales of investments, but *you* will make the ultimate decision regarding each recommendation (although we will place the transaction when able with your custodian or bank). This may result in a delay in making any sales or purchases or participation in certain trades, which could adversely affect the performance of the portfolio.

We do not offer proprietary investment products and will generally manage your portfolio using an array of investments, including primarily individual equity and/or fixed income securities, mutual funds, exchange-traded funds, publicly-traded real estate investment trusts, private investment funds, alternative investments, closed-end funds, and options. We do not have a minimum required portfolio size to provide investment advice to retail investors. ***For additional information, please see Items 4, 7 and 8 of our Form ADV, Part 2A Brochure ("Brochure") available at <https://adviserinfo.sec.gov/firm/summary/311528>.***

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?

We will charge you an annual fee calculated as a percentage of the total value of the assets that we manage for you. Our portfolio management fee will be individually negotiated with you and is generally subject to a maximum fee of 1.50%, depending on the level of engagement. Portfolio management fees are typically billed quarterly, in advance, and we will deduct our fee directly from your account(s). Your agreement with us may provide different fee and billing terms. Fees for stand-alone financial services and investment advice to plan participants will each be individually negotiated at the time of the engagement and are based on the scope of the engagement.

Because we typically charge an asset-based fee, the greater the value of your assets under our management, the more you will pay in actual dollars of management fees. We therefore are incentivized to encourage you to

increase the amount of assets in your account(s) under our management and to see the value of your investments grow.

When one or more Managers are utilized, their fees will typically be included in our fee. In addition to our fees, certain investments you own (*e.g.*, mutual funds, exchange-traded funds, and other pooled investment vehicles) will charge additional management fees and other expenses, which are ultimately borne by you. You will also be required to pay any fees and expenses charged by your custodian and/or broker-dealer, which may include brokerage commissions, transaction fees, and wire/electronic fund transfer fees. **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 additional information, please see Items 5 and 12 of our [Brochure](#).**

Questions 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?**

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. Below are two examples to help you understand what this means.

Certain custodians that we recommend to you make certain services available to us, free of charge. These services include software and other technology, consulting, and access to publications and research reports. This presents a potential conflict of interest in that we may recommend opening or maintaining accounts with certain custodians based on our interest in continuing to receive these free services.

Some of our advisers are licensed to sell insurance and may recommend the purchase of certain insurance products. This presents a conflict of interest, because these advisers would be entitled to receive compensation in connection with the sales of these products. You are not obligated to use any agent or company for insurance product purchases. Insurance compensation is separate and distinct from all investment advisory fees charged by us. **For additional information, please see Items 10, 11, 12 and 14 of our [Brochure](#).**

Questions to Ask Us:

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

How do your financial professionals make money?

All of our advisers receive a fixed salary and certain of our advisers are also eligible for firm profits distributions. This arrangement presents a conflict of interest in that we are incentivized to encourage you to increase the amount of assets in your account(s) managed by us in order to increase the fees you pay and therefore increase our firm's profits.

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

No. Visit www.Investor.gov/CRS for a free and simple search tool to research us and our financial professionals.

Questions to Ask Us:

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

Additional Information

For additional information about our investment advisory services, or to request copy of our latest Client Relationship Summary, please visit our website at www.oakharborwealthpartners.com or call us at 919-800-0705.

Questions to Ask Us:

- **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?**