

Oak Associates, Ltd.
Form CRS – Relationship Summary
March 30, 2021

<p>Item 1. <u>Introduction</u></p>	<p>Oak Associates, Ltd. is registered with the Securities and Exchange Commission as an investment adviser. Brokerage and investment advisory 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 Investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers, and investing.</p>
<p>Item 2. <u>Relationships and Services</u></p>	<p>What investment services and advice can you provide me? We offer investment advisory services to retail investors, including ongoing supervisory or management services in accordance with our growth equity strategy, to high net worth individuals, corporations, pension and profit-sharing plans, investment companies, trusts, estates, foundations, endowments and charitable organizations, among other institutions. We implement our growth equity strategy with investments limited to common stocks, mutual funds, American depository receipts (“ADRs”), real estate investment trusts (“REITs”) and exchange-traded funds (“ETFs”).</p> <p>Monitoring As part of our standard services, our portfolio managers will monitor all portfolio holdings in your account(s) on an ongoing basis. These reviews include understanding your circumstances and ensuring each portfolio is managed for consistency with your investment objectives. There are no material limitations to our account monitoring.</p> <p>Investment Authority Clients typically grant us ongoing discretionary authority to manage their accounts by signing investment advisory agreements, which means that we can buy and sell investments on your behalf without seeking permission on a trade-by-trade basis. You may impose reasonable restrictions on our discretionary authority.</p> <p>Limited Investment Offerings We do not currently make available or offer advice only with respect to proprietary products. However, our investment advice is limited to investments in common stocks, mutual funds, ADRs, REITs and ETFs.</p> <p>Account Minimums and Other Requirements Account minimums may vary among clients and depend on each client’s circumstances, nature of services, and length of relationship, among other reasons.</p> <p>Additional information about our services is included in our Form ADV Part 2A which is available at: https://adviserinfo.sec.gov/firm/summary/108874</p> <p>Conversation Starters. Ask your financial professional—</p> <ul style="list-style-type: none">• <i>Given my financial situation, should I choose an investment advisory service? Why or why not?</i>• <i>How will you choose investments to recommend to me?</i>• <i>What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?</i>
<p>Item 3. <u>Fees, Costs, Conflicts, and Standard of Conduct</u></p>	<p>What fees will I pay? Our standard fee schedule is 1.00% annually on the first \$4,000,000 and 0.75% on all assets over \$4,000,000. Our fees are calculated as a percentage of the market value of assets under management in your account, are payable quarterly in arrears, and may be negotiable. The more assets you have in your account, the more you will pay in fees. Therefore, we may have an incentive to encourage you to increase the assets in your account.</p> <p>All fees paid to us for investment advisory services are separate and distinct from the fees and expenses charged by mutual funds and ETFs to their shareholders. These fees and expenses are described in each fund’s prospectus and will generally include a management fee, other fund expenses, and a possible distribution fee and sales charges for mutual funds. You are also responsible for the fees and expenses charged by custodians and imposed by broker-dealers, including, but not limited to, any commissions, custody fees, transaction charges or mark-up/mark-downs imposed by a broker-dealer with which we effect transactions for your account(s).</p>

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	<p>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.</p> <p>Additional information about our fees and costs is included in our Form ADV Part 2A which is available at: https://adviserinfo.sec.gov/firm/summary/108874</p> <p>Conversation Starter: Ask your financial professional—</p> <ul style="list-style-type: none"> • 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?
<p>Item 3. <u>Fees, Costs, Conflicts, and Standard of Conduct</u></p>	<p>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?</p> <p>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 is an example to help you understand what this means.</p> <p>Proprietary Products – We are the investment adviser to the Oak Funds, a family of seven mutual funds. We earn a management fee on client assets invested in our mutual funds. However, we do not believe a conflict of interest exists when we recommend that you invest in one of our proprietary mutual funds versus having your assets managed by us in a separately managed account (“SMA”). We recommend that you invest in mutual funds or individual securities based on your goals, objectives, and risk tolerance. In addition, the management fees on the Oak Funds are less than the management fees for our SMAs. If you hold our mutual funds in an SMA, our standard management fees will not be charged on your assets held in our mutual funds, as the mutual funds charge their own separate management fee.</p> <p>Conversation Starter: Ask your financial professional—</p> <ul style="list-style-type: none"> • How might your conflicts of interest affect me, and how will you address them? <p>Additional information about our conflicts of interest is included in our Form ADV Part 2A which is available at: https://adviserinfo.sec.gov/firm/summary/108874</p> <p>How do your financial professionals make money?</p> <p>Our financial professionals receive a salary and may receive a discretionary bonus. Compensation is set with the intention of attracting and retaining highly qualified professionals. Compensation is based on a variety of factors, including the number, value and complexity of accounts under management, the performance of those accounts, and client satisfaction and retention.</p>
<p>Item 4. Disciplinary History</p>	<p>Do you or your financial professionals have legal or disciplinary history?</p> <p style="text-align: center;">Yes <input type="checkbox"/> No <input checked="" type="checkbox"/></p> <p>Visit Investor.gov/CRS for a free and simple search tool to research our firm and our financial professionals.</p> <p>Conversation Starter: Ask your financial professional—</p> <ul style="list-style-type: none"> • As a financial professional, do you have any disciplinary history? For what type of conduct?
<p>Item 5. <u>Additional Information</u></p>	<p>Additional information about our investment advisory services can be found on our website at: www.oakltd.com. If you have any questions or would like to request a copy of this relationship summary, please contact Margaret Ballinger, our Chief Compliance Officer, at mballinger@oakassociates.com or 330-668-1234.</p> <p>Conversation Starter: Ask your financial professional—</p> <ul style="list-style-type: none"> • 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?