



Advising in Your Best Interest

The federal regulation entitled, “**Regulation Best Interest**” or *Reg-BI* (for short) offers additional protection for investors. Many financial professionals are already acting in the best interest of their clients, and Reg BI adds four requirements to help ensure investors are getting unbiased financial advice that meets their individual objectives:

Disclosure: Increasing transparency between clients and financial professionals, providing more information about fees, services and firm relationships.

Care: Ensures and documents that recommendations made by financial professionals are in the client’s best interest, particularly related to cost and benefits.

Conflict: Potential conflicts of interest on the part of the financial professional when making recommendations must be clearly identified and communicated to clients, and then mitigated against or eliminated if possible.

Compliance: Reg BI requires detailed documentation of recommendations and the rationale for them to ensure the best interest standard is met.

So, what does this mean for you?

In the short-term: Clients already have or will receive what’s called **Form CRS** (Customer Relationship Summary). It provides additional context for the financial services that Oak Tree Financial Services offers. You will receive an updated Form CRS anytime we need to discuss any new recommendations intended to help you achieve your financial goals. Clients with brokerage accounts will also receive an informational brochure from my Broker Dealer firm, Woodbury Financial Services, Inc.

In the long-term: We will continue to serve in your best interest. These disclosures change nothing about our relationship, and we will continue to closely and carefully manage and monitor your portfolio.

As always, we are ***deeply grateful*** for the trust you put in us every day, and we will work very hard to continue to earn and deepen it. If you have any questions about this regulation and these disclosures, please don’t hesitate to call or email us at either **262-649-9202** or info@OTFSllc.com.

Thank you!

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