Client Relationship Summary

Oath Planning, LLC ("Oath") is an investment adviser registered with the Securities and Exchange Commission offering investment management and financial planning services. This document gives you a summary of the types of services we provide and how you pay. Brokerage and investment advisory services and fees differ, and it is important for the retail investor to understand the differences. Please visit Investor.gov/CRS for free, simple tools to research firms and for educational materials about broker-dealers, investment advisers, and investing.

What Investment Services and Advice can you provide me?

Services: Our firm primarily offers the following investment advisory services to retail clients: investment management (we review your portfolio, investment strategy, and investments); selection of other advisers (we select a third-party adviser for you to use); financial planning (we assess your financial situation and provide advice to meet your goals); estate planning (offered through our affiliated law firm). Please see our ADV Part 2A, Item 4, for more details.

Monitoring: As part of our standard services, we typically monitor clients' discretionary accounts on a daily basis. Our firm has discretionary management without any material limitations.

Limited Investment Offerings: While we don't limit the type of investments we offer, we do limit the types of investments that are recommended since not every type of investment vehicle is needed to create an appropriate portfolio.

Account Minimums and Other Requirements: Oath Planning requires a minimum account size of $300,000. We will consider waiving the $300,000 minimum on a case-by-case basis. Please see our ADV Part 2A, Item 7, for more details.

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?

What fees will I pay?

Principal Fees and Costs: Our fees vary depending on the services you receive. A client receiving ongoing investment management services will pay an ongoing asset management fee based on the value of cash and other investments in your advisory account. We can also receive compensation based on an hourly fee for financial planning. The more assets you have in an advisory account, including cash, the more you will pay us. We, therefore, have an incentive to increase the assets in your account in order to increase your fees.

Third-Party Costs: Some investments (e.g., mutual funds, annuities, etc.) impose additional fees (e.g., transactional fees and product-level fees) that reduce the value of your investment over time. You may also pay fees to a custodian that will hold your assets. Additionally, you will typically pay transaction fees when we buy and sell an investment for your account. Please also see our ADV Part 2A, Item 5, for additional details.

Additional Information: 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. Please also see Items 4, 5, 6, 7 & 8 of our ADV Part 2A.

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.

Our financial professionals offer investment advisory services through Oath. When acting in the capacity of an investment adviser, we must abide by certain laws and regulations in our interactions with you. We are held to a fiduciary standard that covers our entire investment advisory relationship with you. For example, we are required to monitor your portfolio, investment strategy, and objectives on an ongoing basis.

Our interests can conflict with your interests. We must eliminate these conflicts or tell you about them in a way you can understand so that you can decide whether or not to agree to them. For example, Oath has an affiliated law firm, Oath Law, through which we provide estate planning services. The ability to retain our affiliated law firm creates a conflict of interest as we have the incentive to recommend an affiliate that will be compensated for its services. For additional information, please see our ADV Part 2A, Item 7.

Conversation Starter. Ask your financial professional—

- How might your conflicts of interest affect me, and how will you address them? How do your financial professionals make money?

How Do Your Financial Professionals Make Money?

Our financial professionals receive compensation from the revenue the firm earns from the firm's advisory services. The compensation is provided through salary and a discretionary bonus based on their individual performance goals and the success of the firm. This is a conflict of interest because our financial professionals have the incentive to encourage you to increase the assets in your accounts. Some employees are licensed insurance agents and can receive separate yet customary commission compensation resulting from the sale of term and permanent life insurance products and fixed annuity products. This presents a conflict of interest as the employee is incentivized to recommend insurance products to clients.

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

No. Please visit Investor.gov/CRS for a free and simple search tool to research our firm and our financial professionals.

Conversation Starter. Ask your financial professional—

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

Additional Information

If you have any questions, need additional up-to-date information, or want another copy of this Client Relationship Summary, please contact us at (918) 200-9094. For additional information on our advisory services, **see our Brochure available at https://adviserinfo.sec.gov/ and any individual brochure supplement your representative provides**.

Conversation Starter. Ask your financial professional—

- Who is my primary contact person? Is he or she a representative of an investment advisor or a broker-dealer? Who can I talk to if I have concerns about how this person is treating me?

Exhibit A – Material Changes to Client Relationship Summary
No material changes made since the prior Client Relationship Summary.