Client Relationship Summary (Form CRS)

March 1, 2026

Item 1: Introduction

Oaks Valley Financial Services, LLC ("Wakeful"), d/b/a Wakeful, is an investment adviser registered with the states of Florida, Wyoming, and New Mexico. Brokerage and investment advisory services and fees differ, and it is important that you understand the differences. This document gives you a summary of the types of services we offer. Please visit **www.investor.gov/CRS** for free, simple tools to research firms and financial professionals, as well as educational materials about broker-dealers, investment advisers, and investing.

Item 2: Relationships and Services

> ***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 investment services and advice can you provide me?

Our firm primarily offers the following investment advisory services to clients: asset management; portfolio management (we review your portfolio and investment strategy); financial planning (we assess your financial situation and provide advice to meet your goals); pension consulting; and third-party money manager selection. We conduct business as both discretionary and non-discretionary advisors. Please also see our Form ADV Part 2A ("Brochure"), specifically Items 4 and 7.

Item 3: Fees, Costs, Conflicts, and Standard of Conduct

> ***Questions to ask us:*** *Help me understand how these fees and costs might affect my investments. If I give you $100,000 to invest, how much will go to fees and costs, and how much will be invested for me? How might your conflicts of interest affect me, and how will you address them?*

What fees will I pay?

Wakeful charges a maximum annual fee for asset management and portfolio management of 2.00% of assets under management, billed quarterly in advance. Generally, the more assets you have under our management, the lower your fee rate. As the market value of your advisory accounts increases, the fees you pay us also increase, and thus we have an incentive to grow your accounts. Wakeful charges an hourly fee (up to $350) or a flat fee ($1,500 to $10,000) for financial planning and consulting services. Some investments, such as mutual funds and other investments managed by third parties, may impose additional fees (e.g., internal product-level fees), and the custodian may charge additional fees such as transaction costs when we buy or sell an investment for your account. 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, and 8 of our Brochure for additional details.

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 are charged with acting as fiduciaries on your behalf. We must act in your best interest and not put our interest ahead of yours. In the event we identify potential conflicts between your interests and our interests, we will disclose such conflicts. You should understand and ask us about these conflicts because they can affect the investment advice we provide you.

How do your financial professionals make money?

Primarily, we receive fee-based compensation for the investment advisory services we provide to you. **Our Investment Adviser Representative, Oscar Culari, is also a Registered Representative of ACP Securities, LLC, a FINRA-registered broker-dealer. In this capacity, Mr. Culari may receive transaction-based compensation (commissions) for the sale of securities products. This creates a financial incentive for Mr. Culari to recommend securities products that generate commissions in addition to or instead of advisory services.** Clients are under no obligation to purchase securities products through Mr. Culari's brokerage affiliation. We also compensate third-party promoters for client referrals from our advisory

fee revenue; clients pay no additional fees for referrals. Please also see Items 5, 10, and 14 of our Brochure for additional details.

Item 4: Disciplinary History

> ***Questions to ask us:*** *As a financial professional, do you have any disciplinary history? For what type of conduct?*

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

No, we do not have legal or disciplinary events. Visit **www.investor.gov** for a free, simple search tool to research us and our financial professionals.

Item 5: Additional Information

> ***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?*

For additional information on our advisory services, see our Brochure available at **https://adviserinfo.sec.gov/firm/summary/144640** and any individual brochure supplement your representative provides. If you have any questions, need additional information, or want another copy of this Client Relationship Summary, please contact our Chief Compliance Officer, Laura Stieben, at advisor@wakeful.io or contact our office at (305) 582-3796 and/or 1200 Brickell Ave Suite 1700B, Miami, FL 33131.

Exhibit A – Material Changes to Client Relationship Summary

The following material changes have been made to our Client Relationship Summary (Form CRS) since our last filing dated November 8, 2025:

Dual Registration of Financial Professional. Our Investment Adviser Representative, Oscar Culari, is also a Registered Representative of ACP Securities, LLC, a FINRA-registered broker-dealer. Mr. Culari may receive transaction-based compensation (commissions) from brokerage transactions in addition to advisory fees. This change is reflected in Item 3.

Change of Chief Compliance Officer. Effective March 1, 2026, Laura Stieben has been appointed as the firm's Chief Compliance Officer, replacing Oscar Culari. Contact information has been updated in Item 5.

Change of Principal Office Address. Effective March 1, 2026, the firm's principal office address changed to 1200 Brickell Ave Suite 1700B, Miami, FL 33131. Contact information has been updated in Item 5.

Promoter Disclosure. The firm compensates third-party promoters for client referrals from its advisory fee revenue. Clients pay no additional fees for referrals. This disclosure has been added to Item 3.

This summary is intended to highlight recent changes that may be relevant to our clients.