



FORM ADV PART 2B\*

# Firm Brochure Supplement

## May 2017

Professional Backgrounds of

Jennifer A. Davis, President  
Richard R. Baumgartner  
Derek L. Davis  
June L. McReynolds  
Damien D. Rennie  
Tracy L. Ronningen  
Chad A. Swanson  
Donald L. Watson  
Anastasia M. Wilkinson  
Robert F. Wisnovsky

229 N. Bartlett Street  
Medford, Oregon 97501

[www.skyoak.com](http://www.skyoak.com)

Toll-Free: 800.971.8070

Fax: 800.971.8075

\*This brochure supplement provides information about the qualifications of the professional staff of SkyOak Wealth Management, Inc. This is a supplement to the SkyOak Wealth Management, Inc. Form ADV Part 2A brochure which you should have received previously. Please contact Donald Watson, Chief Compliance Officer at the above number if you have not received the brochure or if you have any questions about the contents of this supplement. Additional information about SkyOak Wealth Management, Inc. is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

Each member of SkyOak's professional staff is evaluated on the basis of his or her education and work experience. The Firm requires that all principals have a college degree, or substantive investment-related work experience. In addition, any associated persons involved in determining investment strategy or giving investment advice to clients must meet the examination or other licensing requirements of the states in which they provide services.

# JENNIFER A. DAVIS, CFP®

## Born

1967

## Item 2 - Educational Background and Business Experience

### Education

California State University, Sacramento; Bachelor of Science in Business Administration/Economics, 1990

Certified Financial Planner\* (CFP ®), designation conferred November 1999

FINRA Exams Passed: Series 7, 63 and 65

Insurance Licensed in California and Oregon for Life, Disability, Variable Life/Annuity and Long-Term Care

### Business Background

|                |   |
|----------------|---|
| 2010 - Present | SkyOak Wealth Management, Inc.; CEO & CCO;<br>Palo Alto, CA, Medford, OR                  |
| 2014 - Present | KW Securities, Inc.<br>Registered Representative; Larkspur, CA;                           |
| 2010 - 2014    | Brokers International Financial Services, LLC;<br>Registered Representative; Panora, IA   |
| 2008 - 2009    | Merrill Lynch-Private Banking & Investment Group;<br>First Vice President; Menlo Park, CA |
| 2000 - 2008    | Smith Barney/Citigroup Family Office;<br>Senior Vice President; Menlo Park, CA            |
| 1996 - 2000    | Merrill Lynch -Wealth Management;<br>Financial Advisor; San Mateo, CA                     |
| 1993 - 1996    | Citibank; Banker/Investment Advisor; San Francisco, CA                                    |
| 1990 - 1993    | Wells Fargo Bank; Banker; Palo Alto, CA   |

Jennifer is the founder and CEO of SkyOak Wealth Management. Jennifer wanted to start her own boutique financial advisory firm since she was in her late 20's. After 20 years working for the large Wall Street firms, she created SkyOak Wealth Management in 2010 with the help and support of her husband, Derek Davis.

Jennifer provides customized solutions and a broad scope of institutional and family office services through financial planning, experienced investment management, and insurance by using a team of advisors with different areas of expertise. Her expertise and passion is counseling and advising individuals and families, especially those that are going through wealth transition or obtaining new wealth that is different than they were accustomed to. During the years that Jennifer worked for Smith Barney and Merrill Lynch, she advised individuals and families from all different levels of wealth status and family dynamics during the tech boom and "IPO to instant wealth" that was common on Sand Hill Road in the middle of Silicon Valley. During that time she was a part of an elite group of advisors

who were specially trained in advising Ultra High Net Worth Individuals & Foundations and became one of the Barron's Top Woman Advisors in the country.

Jennifer's unique abilities are working with people in major life transitions such as selling business interests, transitioning from private stock ownership to publically traded stock ownership, other liquidity events, retirement, losing a spouse, divorce, and/or inheritance. She is all about helping the client and making sure her clients are engaged and understands each part of the planning and investment strategy process.

In 2003, Jennifer and Derek moved to Southern Oregon from the Palo Alto area to raise their two boys, Max and Jake who they adopted from Russia that year. Jennifer is very involved in philanthropy in both her Palo Alto and Southern Oregon communities. She is currently on the Executive Board of the Southern Oregon Humane Society and involved with the Ronald McDonald House at Stanford. Jennifer is a big supporter of professional women groups and mentoring programs for young professionals. Jennifer is very passionate about dogs; rescuing dogs and helping foster loving relationships between people in need and dogs. She and her family are members of the Rogue Valley Country Club where she shares the same love for golf as does her husband, Derek, and son, Max. Jennifer also enjoys wine, travel, hiking, and, of course, her two dogs.

### **Item 3 - Disciplinary Information**

Jennifer Davis has no legal or disciplinary events or disclosures.

### **Item 4 - Outside Business, Professional and Community Activities**

Jennifer is a registered representative of KW Securities, Inc. (KW Securities), Larkspur, CA, a federally registered broker-dealer and member of the Financial Industry Regulatory Authority ("FINRA") and the Securities Investor Protection Corporation ("SIPC"). Her affiliation with KW Securities allows SkyOak to offer investment programs, insurance products and other products that may incur a commission or sales load when purchased on behalf of clients. KW Securities is independent and unaffiliated with SkyOak and does not supervise SkyOak's investment management services and has no responsibility for the investment management decisions regarding the Firm's clients' assets or any other services it may offer its clients. Equally, SkyOak does not supervise and is not otherwise responsible for the brokerage services provided by KW Securities, Inc.

Jennifer also is appointed as an insurance agent through Sky Oak's affiliated company, SkyOak Asset Protection Group, LLC, an Oregon limited liability corporation, registered in Oregon as an insurance agency ("SOAPG"). Through her affiliation with SOAPG, Jennifer and other SkyOak employees are able to provide insurance products and services to SkyOak clients as licensed insurance agents as well as assist other licensed insurance agents to provide insurance products to clients.

Jennifer is the Treasurer and on Board of the Southern Oregon Humane Society (SoHumane) and is a member of both the Finance Committee and the Executive Committee. Jennifer spends approximately 10 hours a month between helping SoHumane increase adoptions and her board responsibilities.

### **Item 5 - Additional Compensation**

Other than as may be disclosed in Item 4, Jennifer does not receive any economic benefit from any non-client for the provision of investment advisory services.

## Item 6 - Supervision

Mrs. Davis is self-supervised. In addition, Mrs. Davis' activities are subject to the oversight (as appropriate) of the firm's senior management.

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## RICHARD R. BAUMGARTNER

### Born

1947

## Item 2 - Educational Background and Business Experience

### Education

Ambassador University, Texas, BA Theology, minor Journalism, 1976  
Certified Retirement Financial Advisor C.R.F.A. \*\* 2005

FINRA Exams Passed: Series 65

### Business Background

|                |   |
|----------------|---|
| 2014 - Present | SkyOak Wealth Management, Inc. a Registered Investment Advisor, Medford, OR; Investment Advisor Representative.     |
| 2012 - 2014    | Redhawk Wealth Advisors, Inc., a Registered Investment Advisor, Minneapolis, MN; Investment Advisor Representative. |
| 2008 - 2012    | Senior Info Services, Inc.; Registered Investment Advisor, Medford, OR; Investment Advisor Representative.          |
| 2008 - 2008    | Parker Financial, a Registered Investment Advisor, Silverdale, WA; Investment Advisor Representative.               |
| 2005 - Present | Senior Info Services, Inc., Insurance Agency; Agent.  |
| 1999 - 2004    | Mutual of Omaha Investor Services, Inc., Omaha NE, Registered Representative.                                       |

After graduating from Ambassador University in 1976, Rick worked with C.I. T. Corporation as a field underwriter for several years before being ordained and serving as a pastor in churches in Houston, Texas; Muncie, Indiana; Bellevue, Washington; and Medford, Oregon. Rick Launched his career in insurance and securities in 1999 when he joined Mutual of Omaha as an Insurance Agent and securities Registered Representative. In 2005, Rick started his own Insurance Agency, Senior Info Services, Inc.

Rick is a Vietnam Veteran who served in the infantry with the 4th Division from 1969-1970. He enjoys playing the guitar and participating in local jam sessions.

## Item 3 - Disciplinary Information

Rick Baumgartner has no legal or disciplinary events or disclosures.

#### Item 4 - Outside Business, Professional and Community Activities

Rick is an Insurance Agent with Senior Info Services, Inc. Rick is also an Insurance Agent with SkyOak Asset Protection Group, LLC.

#### Item 5 - Additional Compensation

Rick receives no economic benefit from any non-client for the provision of investment advisory services.

#### Item 6 - Supervision

Mr. Baumgartner is supervised by Jennifer Davis, Chief Compliance Officer. She reviews Mr. Baumgartner's work through frequent office interactions. She also reviews Mr. Baumgartner's activities through our trading platform and client relationship management system.

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## DEREK L. DAVIS

### Born

1962

#### Item 2 - Educational Background and Business Experience

### Education

U.S. Naval Academy - Computer Engineering / Electrical Engineering 1980-1982  
Utah State University - Computer Engineering / Electrical Engineering 1982-1984

FINRA Exams: Series 65 Pending

### Business Background

|                  |  |
|------------------|--|
| 2/2010 - Present | SkyOak Wealth Management, Inc. Chief Operations Officer; Medford, OR     |
| 2/2010 - Present | RAAMPS, LLC. Founder and Senior Portfolio Manager; Medford, OR           |
| 5/1996 - 11/2003 | U.S. Exhibits LLC Owner and Managing Partner; Santa Clara, CA            |
| 6/1994 - 3/1996  | Factory Stores at Park City LLC; Developing Manager; Park City, Utah     |
| 3/1992 - 6/1994  | Vintage 1870 LLC; Developing Manager Yountville, CA                      |
| 6/1988 - 3/1992  | Simon Property Group Inc.; Vice-President of Leasing; Santa Monica, CA   |
| 6/1984 - 7/1988  | Nordstrom Inc.; Ladies Shoes Buyer / Developing Team; Salt Lake City, UT |

### Item 3 - Disciplinary Information

Derek Davis has no legal or disciplinary events or disclosures.

### Item 4 - Outside Business, Professional and Community Activities

After spending nearly 15 years observing, studying, and supporting his wife Jennifer in the financial services industry Derek decided to join. By using his computer and engineering education along with his marketing and real estate development experience he has been an integral part of SkyOak from the beginning.

His engineering, computer programming and mathematical expertise allowed him to help develop the RAAMPS (Risk Averse Actively Managed Portfolio Strategy) which is not only used at SkyOak but by other advisors throughout the Schwab network.

In his spare time he and his wife Jennifer enjoy traveling to support their son Max, in his golf tournaments.

### Item 5 - Additional Compensation

Derek receives no economic benefit from any non-client for the provision of investment advisory services.

### Item 6 - Supervision

Mr. Davis is supervised by Jennifer Davis, Chief Compliance Officer. She reviews Mr. Davis' work through frequent office interactions. She also reviews Mr. Davis' activities through our trading platform and client relationship management system.

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## JUNE LEE MCREYNOLDS

### Born

1978

### Item 2 - Educational Background and Business Experience

#### Education

Studied Economics at the University of Oregon 1996-2001

FINRA Exams Passed: Series 65

#### Business Background

11/2014 - Present SkyOak Wealth Management, Inc. Financial Advisor;  
Medford, OR

03/2012 - 11/2014 Fidelis Investment Management LLC. Partner, Director of Marketing and  
founding member; Medford, Oregon

02/2010 - 11/2011      Cutler Investment Group, Vice President of Marketing; Jacksonville, Oregon  
02/2008 - 02/2010      Helix Information Systems. Marketing and Sales; Medford, Oregon  
10/2006 - 02/2010      InfoStructure. Client Service and Marketing; Talent, Oregon  
10/2005 - 10/2006      Oregon Pacific Financial Advisors, Clerk; Medford, Oregon  
08/2003 - 10/2005      Lee Bros. Leasing Inc. Accounting Clerk; Reno, Nevada  
05/1993 - 09/1996      Oregon Pacific Financial Advisors, Clerk; Medford, Oregon

June first entered the financial advisory world at the age of 16 when she was hired as a clerk for a local independent RIA. She has over 13 years of experience in business development, marketing and brand strategy in financial services, sales and Information technology. In 2012 June formed an independent RIA firm in Medford with 2 partners. She has since sold her share and joined the SkyOak Financial team.

She is a native of Southern Oregon and after exploring life in other states, moved back home to Medford in 2005. She and her husband Tim have one daughter.

In her spare time she and her husband Tim enjoy travel and camping.

### **Item 3 - Disciplinary Information**

June McReynolds has no legal or disciplinary events or disclosures.

### **Item 4 - Outside Business, Professional and Community Activities**

June is very actively involved with local charitable organizations in the Rogue Valley. She is a member of Rotary Club International which she spends approximately six hours a month and currently serves on the board of directors for The Crater Foundation, a foundation in Central Point. June spends approximately 10 hours a month as a board member.

### **Item 5 - Additional Compensation**

June receives no economic benefit from any non-client for the provision of investment advisory services.

### **Item 6 - Supervision**

Ms. McReynolds is supervised by Jennifer Davis, Chief Compliance Officer. She reviews Ms. McReynold's work through frequent office interactions. She also reviews Ms. McReynold's activities through our trading platform and client relationship management system.

# **DAMIEN D. RENNIE**

## Born

1984

## **Item 2 - Educational Background and Business Experience**

### Education

University of Oregon, Studies towards a Bachelor Degree in Business (2002-2006)

Southern Oregon University, Business Management Major, Psychology Minor, Certificate in Applied Finance and Economics (Graduate in June 2015)

FINRA Exams Passed: Series 65

Insurance Licensed in Oregon for Life & Annuities, Disability, and Long-Term Care

### Business Background

2014 - Present SkyOak Wealth Management, Inc., Financial Planning/Reporting

2011 - 2013 Naumes Inc.; Sales & Logistics; Medford, OR

2006 - 2011 Poker Dealer/Supervisor; Eugene, OR & Las Vegas, NV

### Professional and Community Activities

From 2006 until 2011, Damien worked as a poker dealer/supervisor in Eugene, OR & Las Vegas, NV.

In 2011, Damien decided to move back to Southern Oregon to be closer to family. In 2013, he enrolled at Southern Oregon University where he's finishing his business degree, with a minor in Psychology and a Certificate in Applied Finance and Economics and will graduate June 2015.

In February 2015, Damien founded Gambling-For-Good.com, a group helping charities create more profitable fundraising events.

In his spare time, Damien will be found spending time with his son, Jordan, along with family and friends. He enjoys playing basketball, bowling, tennis, golf, and hiking/backpacking.

## **Item 3 - Disciplinary Information**

Damien Rennie has no legal or disciplinary events or disclosures.

## **Item 4 - Outside Business, Professional and Community Activities**

Damien is the founder of Gambling-For-Good.com a charitable organization teaming up with local charities to provide gambling-themed events to provide donations their specific charity. Damien expects to spend approximately 10 to 15 hours per month.

Damien is Treasurer and serves on the Board of Family Nurturing Center in Medford Oregon. Damien joined the board June 2015.



Damien is also appointed as an insurance agent through Sky Oak's affiliated company, SkyOak Asset Protection Group, LLC, an Oregon limited liability corporation, registered in Oregon as an insurance agency ("SOAPG").

#### **Item 5 - Additional Compensation**

Damien receives no economic benefit from any non-client for the provision of investment advisory services.

#### **Item 6 - Supervision**

Mr. Rennie is supervised by Jennifer Davis, Chief Compliance Officer. She reviews Mr. Rennie's work through frequent office interactions. She also reviews Mr. Rennie's activities through our trading platform and client relationship management system.

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## **TRACY RONNINGEN**

### Born

1952

#### **Item 2 - Educational Background and Business Experience**

##### Education

ABA Trust Graduate School II, Evanston, IL, 1997

ABA Trust Graduate School I, Evanston, IL, 1996

ABA Trust School, Evanston, IL, 1995

Continuing Education programs regarding Financial Services industry, i.e. retirement plans, tax and estate planning

Associates Degree in Accounting, Oregon Technological Institute, Klamath Falls, OR 1970-1972

FINRA Exams Passed: Series 7, 63

##### Business Background

2012 - Present SkyOak Wealth Management, Inc.; Director of IRA Services;  
Klamath Falls, OR

2014 - Present KW Securities, Inc.;  
Registered Representative; Larkspur, CA

2013 - 2014 Brokers International Financial Services, LLC;  
Registered Representative; Panora, IA

1995 - 2012 South Valley Bank & Trust, Vice President, Trust & Financial Services, Trust IRA  
Administrator, Klamath Falls, OR  
South Valley Wealth Management, Registered Representative, Klamath Falls,  
OR

1994 - 1995 Investment Officer, US Bancorp Securities Inc.

1980 -1994                      Personal Financial Planner, IDS Financial Services Inc. an American Express Company

1969 - 1980                      Miscellaneous and managerial positions in the grocery industry

Since acquiring his securities licenses in 1980, Tracy worked in the financial services industry. Tracy gained a broad array of knowledge in financial and estate planning, including understanding a multitude of retirement plans that are used throughout the investment industry. Tracy has had a number of management positions that he has had the opportunity to develop and manage a number of financial services representatives. As a Vice President at South Valley Bank & Trust, he created and opened the Financial Services and Trust departments, and assisted in the bank in managing its investment portfolios. Tracy's area of expertise focuses on assisting clients on utilizing non-traditional assets with their retirement funds and helping investors with other traditional brokerage services. He has a sound base of understanding regarding estate, business, and tax planning for high net worth individuals and business owners.

Tracy is a native Oregonian and resides in Klamath Falls with his wife Jan. He and his wife have four grown children, Edward, Theodore, Kevin & Kelly. Tracy has countless years of volunteerism within his community. Tracy indicates that he likes working with good people that do good things for their communities. He and his wife are avid bowlers and established and directed the Klamath Falls High School Bowling program. He gave countless hours to coaching youth bowlers and was involved in other youth sports. Tracy enjoys spending time with his family, camping, fishing, bowling and golfing.

### **Item 3 - Disciplinary Information**

Tracy Ronningen has no legal or disciplinary events or disclosures.

### **Item 4 - Outside Business, Professional and Community Activities**

Tracy is a registered representative of KW Securities, Inc., Larkspur, CA (KW Securities), a federally registered broker-dealer and member of the Financial Industry Regulatory Authority ("FINRA") and the Securities Investors Protection Corporation ("SIPC"). His affiliation with KW Securities allows SkyOak to offer investment programs other products that may incur a commission or sales load when purchased on behalf of clients.

KW Securities, Inc. is independent and unaffiliated with SkyOak and does not supervise SkyOak's investment management services and has no responsibility for the investment management decisions regarding the Firm's clients' assets or any other services it may offer its clients. Equally, SkyOak does not supervise and is not otherwise responsible for the services provided by KW Securities, Inc.

Tracy has been a member of the Exchange Club of Klamath Falls since 1980 and spent over 20 years as treasurer of his church. Tracy spends approximately 10 hours a month volunteering for the Exchange Club.

### **Item 5 - Additional Compensation**

Tracy receives no economic benefit from any non-client for the provision of investment advisory services.

## Item 6 - Supervision

Mr. Ronningen is supervised by Jennifer Davis, Chief Compliance Officer. She reviews Mr. Ronningen's work through frequent office interactions. She also reviews Mr. Ronningen's activities through our trading platform and client relationship management system.

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## CHAD A. SWANSON

### Born

1969

### Education

UBS Wealth Management Program (2007)

National Association of Financial and Estate Planning (2004)

American College, CFP Certification Courses (2001-2002)

Calvary Chapel Bible College, Bachelor of Biblical Studies (1992-1994)

University of California, San Diego, Economics (1987-1989)

Hawaii Preparatory Academy (1984-1987)

FINRA Exams: Series 65

### Business Background

|                |   |
|----------------|---|
| 2017 - Present | Sky Oak Wealth Management, Inc.   |
| 2012 - 2017    | President, Strategic Financial Management, Inc.                           |
| 2012 - 2017    | General Partner, The Questus Fund   |
| 2009 - 2011    | Business Manager, The Pacific Wealth Group<br>Morgan Stanley Smith Barney |
| 2008 - 2009    | Financial Advisor, KMS Financial Services, Inc.                           |
| 2005 - 2007    | Operations Manager, The Rivera Group<br>UBS Financial Services, Inc.      |
| 2003 - 2005    | Operations Manager, The Rivera Group<br>Morgan Stanley DW, Inc.           |
| 2002 - 2003    | Financial Consultant, Linsco/Private Ledger Corp.                         |
| 2001 - 2002    | Producer, Coast Insurance Services  |

|             |  |
|-------------|--|
| 1998 - 2001 | Financial Advisor, Financial Network Inv. Corp.<br>Producer, Hart Insurance Agency |
| 1994 - 1998 | Sales Manager, Developer<br>Hatfield Swanson Properties, LLC                       |

### Professional and Community Activities

Chad Swanson has been involved in all aspects of financial planning and portfolio management since first becoming licensed back in 1999. Over the last 18 years, he has worked for some of the largest independent advisory firms as well as the global investment companies of Morgan Stanley and UBS. After helping The Pacific Wealth Group become one of the largest Wealth Advisor teams in Oregon as Business Manager and Senior Trader, he went on to take over Strategic Financial Management, Inc. His goal of providing local Southern Oregon investors with institutional level services will now be greatly enhanced as he teams up with SkyOak.

Chad has been married to his wife Tiffany for 23 years and has five homeschooled children. He enjoys spending time with family, hiking, and exploring the Oregon coast. He is involved with local co-op groups teaching kids the basics of money, and also has a passion for the Bible, assisting both adults and children understand it's history and teachings.

### **Item 3 - Disciplinary Information**

Chad has no legal or disciplinary events or disclosures.

### **Item 4 - Other Business Activities**

Chad Swanson is the managing member of Grail Investments, L.L.C., an exempt reporting advisor under SEC guidelines. Grail Investments is the General Partner of Questus Fund.

### **Item 5 - Additional Compensation**

Other than as disclosed in Item 12 of the Firm's Form ADV Part 2A related to unsolicited discounts on software or brokerage services from client custodians, neither the Firm nor any of its employees receive any economic benefit from any non-client for the provision of investment advisory services.

### **Item 6 - Supervision**

Mr. Swanson is supervised by Jennifer Davis, Chief Compliance Officer. She reviews Mr. Swanson's work through frequent office interactions. She also reviews Mr. Swanson's activities through our trading platform and client relationship management system.

### **Item 7 - Requirements for State-Registered Advisors**

Chad has not been the subject of a bankruptcy filing. Nor has she ever been liable for any claim alleging damages in excess of \$2,500, or found liable in any proceeding involving claims of investment-related business activity, fraud, false statements or omissions, theft, embezzlement, other wrongful taking of property, bribery, forgery, counterfeiting, extortion, or dishonest, unfair or unethical practices.

# DONALD L. WATSON

## Born

1968

## **Item 2 - Educational Background and Business Experience**

### Education

University of Washington School of Law, Masters of Laws in Taxation, 1997

Seattle University School of Law, Juris Doctor, 1996

University of Washington, Bachelor of Business Administration, 1991

University of Washington, Bachelor of Arts - Political Science, 1991

University of Washington, Certificate of Study - Political Economics, 1991

FINRA Exams Passed: Series 7, 24, 63 and 66

Insurance Licensed in California, Oregon, and Washington for Life, Disability, and Variable Life/Annuity, Long-Term Care, and Property Casualty.

Don was admitted to the Washington Bar Association in 1996.

### Business Background

|                |   |
|----------------|---|
| 2010 - Present | SkyOak Wealth Management, Inc.; Financial Advisor;<br>Medford, OR                                   |
| 2014 - Present | KW Securities, Inc.<br>Registered Representative; Larkspur, CA;                                     |
| 2010 - 2014    | Brokers International Financial Services, LLC;<br>Registered Representative; Panora, IA             |
| 2010           | Resource Investment Architects, Inc.;<br>Registered Representative/Advisory Associate; Petaluma, CA |
| 2008 - 2009    | Edward Jones; Investment Advisor; Medford, OR   |
| 2007 - 2008    | UBS Financial Services; Investment Advisor; Medford, OR   |
| 2006 - 2007    | State Farm Insurance; Agent; Medford, OR  |
| 2004 - 2006    | Phoenix Wealth Management; Wealth Management Consultant;<br>Medford, OR                             |
| 1998 - 2004    | Kibble & Prentice, Inc.; Staff Attorney & Financial Analyst;<br>Seattle, WA                         |

Don is contracted with Sky Oak's affiliated company, SkyOak Asset Protection Group, LLC, an Oregon limited liability corporation, registered in Oregon as an insurance agency ("SOAPG"). Through his affiliation with SOAPG, Don and other SkyOak employees are able to provide insurance products and services to SkyOak clients as licensed insurance agents as well as assist other licensed insurance agents to provide insurance products to clients.

Since gaining his law degree in 1996 and his tax law degree in 1997, Don gained invaluable experience working as a staff attorney and financial analyst for a regional financial services firm in Seattle. Don's

area of expertise focuses on estate, business, and tax planning for high net worth individuals and business owners. Since moving to Oregon in 2004, Don has utilized his expertise in helping individuals with asset protection, especially doctors, dentists, and other professionals subject to malpractice lawsuits.

Don grew up in the Seattle area. He moved to Medford in 2004 with his wife, Angela, who was born and raised in Jackson County. Don and Angela have two children, Jacob and Audrey. Don has continued to be involved with charitable organizations since leaving Seattle. He has coached youth sports since 1987. Don enjoys spending time with his family, camping, fishing, and reading.

### **Item 3 - Disciplinary Information**

Don Watson has no legal or disciplinary events or disclosures.

### **Item 4 - Outside Business, Professional and Community Activities**

Don is a registered representative of KW Securities, Inc., Larkspur, CA (KW Securities), a federally registered broker-dealer and member of the Financial Industry Regulatory Authority (“FINRA”) and the Securities Investors Protection Corporation (“SIPC”). His affiliation with KW Securities allows SkyOak to offer investment programs, insurance products and other products that may incur a commission or sales load when purchased on behalf of clients.

KW Securities, Inc. is independent and unaffiliated with SkyOak and does not supervise SkyOak’s investment management services and has no responsibility for the investment management decisions regarding the Firm’s clients’ assets or any other services it may offer its clients. Equally, SkyOak does not supervise and is not otherwise responsible for the brokerage services provided by KW Securities, Inc.

Don also is appointed as an insurance agent through Sky Oak’s affiliated company, SkyOak Asset Protection Group, LLC, an Oregon limited liability corporation, registered in Oregon as an insurance agency (“SOAPG”).

### **Item 5 - Additional Compensation**

Other than as may be disclosed in Item 4, Don receives no economic benefit from any non-client for the provision of investment advisory services.

### **Item 6 - Supervision**

Mr. Watson is supervised by Jennifer Davis, Chief Compliance Officer. She reviews Mr. Watson’s work through frequent office interactions. She also reviews Mr. Watson’s activities through our trading platform and client relationship management system.

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# ANA M. WILKINSON

## Born

1989

## **Item 2 - Educational Background and Business Experience**

### Education

Southern Oregon University, Studied towards a Bachelor Degree in Economics (2007-2008)  
Oregon State University, Studies towards a Bachelor Degree in Economics (2016-Present)

FINRA Exams: Series 7 & 66

### Business Background

|                |  |
|----------------|--|
| 2016 - Present | SkyOak Wealth Management, Inc., Financial Advisor    |
| 2014 - 2016    | Oregon Pacific Financial Advisors, Inc., Paraplanner |
| 2011 - 2014    | AT&T, Sales & Service Representative                 |
| 2008-2011      | Wells Fargo, Lead Teller                             |

### Professional and Community Activities

From 2008 until 2014, Anastasia worked for Wells Fargo as a Lead Teller and then AT&T as a Sales & Service Representative. In 2014, Anastasia shifted into the financial services industry working for a local independent RIA before coming to SkyOak Wealth Management in 2016. She currently holds her Series 7 & 66 licenses and a certificate in Para-planning.

Anastasia is currently pursuing her Bachelor's degree in Economics from Oregon State University.

In her spare time, Anastasia enjoys spending time with her fiancé and their two dogs.

## **Item 3 - Disciplinary Information**

Anastasia Wilkinson has no legal or disciplinary events or disclosures.

## **Item 4 - Other Business Activities**

Anastasia Wilkinson has no other business activities.

## **Item 5 - Additional Compensation**

Other than as disclosed in Item 12 of the Firm's Form ADV Part 2A related to unsolicited discounts on software or brokerage services from client custodians, neither the Firm nor any of its employees receive any economic benefit from any non-client for the provision of investment advisory services.

## **Item 6 - Supervision**

Ms. Wilkinson is supervised by Jennifer Davis, Chief Compliance Officer. She reviews Mr. Wilkinson's work through frequent office interactions. She also reviews Mr. Wilkinson's activities through our trading platform and client relationship management system.

#### **Item 7 - Requirements for State-Registered Advisors**

Anastasia has not been the subject of a bankruptcy filing. Nor has she ever been liable for any claim alleging damages in excess of \$2,500, or found liable in any proceeding involving claims of investment-related business activity, fraud, false statements or omissions, theft, embezzlement, other wrongful taking of property, bribery, forgery, counterfeiting, extortion, or dishonest, unfair or unethical practices.

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## **ROBERT F. WISNOVSKY**

### Born

1962

### **Item 2 - Educational Background and Business Experience**

#### Education

1984                      Oregon State University, Corvallis Oregon - Bachelor of Science, Finance and Economics

FINRA Exams Passed: Series 65

Insurance Licensed in Oregon for Life & Annuities, Disability, and Long-Term Care

#### Business Background

|                   |   |
|-------------------|---|
| 02/2012 - Present | SkyOak Wealth Management, Inc. - Financial Advisor<br>Medford, OR   |
| 01/2012 - 02/2012 | Transamerica Financial Advisors, Inc. - Financial Advisor<br>Medford, OR [Advisor merged with SkyOak Wealth Management] |
| 03/2011 - 02/2012 | Investment Advisors International, Inc. - Investment Advisor  |
| 09/2010 - 02/2012 | Worlds Financial Group, Inc. - Associate  |
| 11/1999 - 11/2010 | Briarwood Development & Wisnovsky Homes - Partner<br>Medford, OR  |
| 04/1990 - 11/1999 | First Options/Sole Proprietor - Registered Rep/ Market Maker<br>Pacific Stock Exchange<br>San Francisco, CA             |
| 12/1984 - 04/1990 | Valley View Winery, President<br>Jacksonville, OR   |



After graduating from Oregon State University in 1984, Robert ran his family's Valley View Winery, located in the Applegate Valley near Jacksonville, Oregon. With the help of U.C. Davis trained winemaker, John Guerrero he worked to transform Valley View's entire operation. At the winery's helm, Robert received the equivalent of an advanced degree's worth of business and finance training.

Robert launched his career in the securities industry in 1989 when he moved to San Francisco to work as an independent market maker with the Pacific Stock Exchange. He worked in the complex derivatives business making markets in stock options in Microsoft, Hilton Hotel, AOL, and Sun

Microsystems. He was a market maker on the Options Floor of the Exchange until electronic trading transformed the options industry.

Robert and his family moved back to Southern Oregon in 2000, where he joined Briarwood Development & Wisnovsky Homes, a large residential development partnership. As a developer, Robert helped create several desirable neighborhoods including low income housing, senior housing and commercial development.

After nearly ten years in real estate development, Robert returned to the securities industry as a personal financial advisor and joined SkyOak where he brings his extensive securities experience to their formidable team.

### **Item 3 - Disciplinary Information**

Robert Wisnovsky has not been the subject of any disciplinary actions. Robert reached a personal compromise with a mortgage lender when he participated in a short sale on real estate property in late 2010. In addition, Robert has a judgment lien against him from a May 2010 judgment entered against the Briarwood Development & Wisnovsky Homes partnership wherein each individual partner's liability was joint and severable with that of the partnership entities.

### **Item 4 - Outside Business, Professional and Community Activities**

Robert is a licensed Real Estate Agent with ReMax in Medford, Oregon. Roberts spends less than 5 hours a month assisting sellers on real estate transactions.

Robert is also appointed as an insurance agent through Sky Oak's affiliated company, SkyOak Asset Protection Group, LLC, an Oregon limited liability corporation, registered in Oregon as an insurance agency ("SOAPG").

### **Item 5 - Additional Compensation**

Robert receives no economic benefit from any non-client for the provision of investment advisory services.

### **Item 6 - Supervision**

Mr. Wisnovsky is supervised by Jennifer Davis, Chief Compliance Officer. She reviews Mr. Wisnovsky's work through frequent office interactions. She also reviews Mr. Wisnovsky's activities through our trading platform and client relationship management system.

*\* The Certified Financial Planner® (“CFP®”) designation requires the holder to meet education, examination, experience and ethics requirements, and pay an ongoing certification fee. A bachelor's degree (or higher), or its equivalent in any discipline, from an accredited college or university is required. Students are required to complete course training in nine core financial topic areas, sit for a 10 hour CFP Board Certification Examination, acquire three years full-time or equivalent (2,000 hours per year) part-time work experience in the financial planning field and undergo an extensive background check—including an ethics, character and criminal check.*