



FORM ADV PART 2B\*

## Firm Brochure Supplement February 2018

Professional Backgrounds of

Jennifer A. Davis, President  
Ian M. Bachtel  
Derek L. Davis  
June L. McReynolds  
Damien D. Rennie  
Tracy L. Ronningen  
Chad A. Swanson

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\*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 Jennifer Davis, 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; Menlo Park, CA; Las Vegas, NV; Medford, OR,
2017 - Present	RAAMPS LLC; Managing Director; Las Vegas, NV.
2014 - 2017	KW Securities, Inc. Registered Representative; Larkspur, CA;
2010 - 2014	Brokers International Financial Services, LLC; Registered Representative; Panorama, IA
2008 - 2009	Merrill Lynch-Private Banking & Investment Group; First Vice President; Menlo Park, CA
2000 - 2008	Smith Barney/Citigroup Family Office; Senior Vice President; Menlo Park, CA
1996 - 2000	Merrill Lynch -Wealth Management; Financial Advisor; San Mateo, CA
1993 - 1996	Citibank; Banker/Investment Advisor; San Francisco, CA
1990 - 1993	Wells Fargo Bank; Banker; Palo Alto, CA

Jennifer has over 28 year of financial services experience and is the founder and CEO of SkyOak Wealth Management and Managing Partner of SkyOak Asset Protection Group, LLC and RAAMPS LLC. Jennifer specializes in Transitional Wealth Consulting & Preservation, Risk Averse Portfolio Management & Comprehensive Financial Planning.

Jennifer's unique ability and expertise is working with people in major life transitions such a selling business interests, transitioning from private stock ownership to publically traded stock ownership, retiring, losing a spouse, divorce, and/or inheritance. During the 15 years that Jennifer worked for Smith Barney and Merrill Lynch, she advised individuals, families and foundations during the tech boom and "IPO to instant wealth" that was common on Sand Hill Road in the middle of Silicon Valley. She was a part of an elite group of advisors managing over \$5 Billion and became one of the Barron's Top Woman Advisors in the country.

Over 15 years ago Jennifer and Derek, moved to Southern Oregon from the Palo Alto area to raise their two sons, Max and Jake who they had adopted from Russia on 2003. Jake, now 25, and owns a small roofing company in Medford and Max, 21, is attending University of Utah studying business. Jennifer still spends part of her time in the San Francisco Bay Area and Las Vegas advising clients some of which she has been advising for over 20 years.

Jennifer is very involved in philanthropy. Being involved and supportive of her community is extremely important to Jennifer as well as the entire SkyOak family. She is currently on the Executive Board of the Southern Oregon Humane Society was on the Investment Committee of the Ronald McDonald House at Stanford. Jennifer is big supporter of professional women groups and mentoring programs for young professionals. Jennifer is very passionate about dogs; rescuing dogs and helping foster a loving relationships with them and people in need. Jennifer also enjoys family, wine, golf, travel, & hiking.

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

Jennifer Davis has no legal or disciplinary events or disclosures.

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

Jennifer is the owner and General Partner of SkyOak's affiliated company, SkyOak Asset Protection Group, LLC, an Oregon limited liability corporation, registered in Oregon as an insurance agency ("SOAPG"). Jennifer is appointed as a Life Insurance Agent under SOAPG. She is currently licensed in Oregon, California, Texas and Nevada. 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 owner and Managing Director of SkyOak's affiliated company, RAAMPS, LLC, a Nevada limited liability corporation. RAAMPS (*Risk Averse Actively Managed Portfolios*) is SkyOak's proprietary actively traded portfolios offered not only to SkyOak advisors & clients but also to non-SkyOak advisors and institutions such as endowments and foundations.

Jennifer is the owner and General Partner of Sky Oak's affiliated company, SkyOak Partners, LLC, an Oregon limited liability corporation. SkyOak Partners is a non-affiliated company of SkyOak Wealth Management, Inc. SkyOak Partners was solely established to own interest in real estate, specifically the office building where SkyOak Wealth Management's maintains its' main office in Medford, Oregon.

Jennifer is on the Board of the Southern Oregon Humane Society (SoHumane) and is a member of the Finance 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.

# IAN MACLEOD BACHTEL

## Born

1984

## Item 2 - Educational Background and Business Experience

### Education

Washington State University- Degree in Business Administration

FINRA Exams Passed: Series 66

### Business Background

2017 - Present	SkyOak Wealth Management, Inc. a Registered Investment Advisor, Medford, OR; Investment Advisor Representative.
2017 - Present	RAAMPS, LLC - Director of Institutional Services; Las Vegas, NV.
2012 - 2017	Cutler Investment Group, LLC. a Registered Investment Advisor, Jacksonville, OR; Investment Advisor Representative & Director of Institutional Services.
2010 - 2012	Leader Capital Corp, Regional Wholesaler; Portland, OR
2009 - 2010	Macleod Capital Management, Financial Advisor; Vancouver, WA
2008 - 2009	Ameriprise Financial, Financial Advisor; Vancouver, WA
2007 - 2008	Paychex, Sales Representative; Portland, OR

Ian entered the financial services industry in 2008 as a Financial Advisor. He has subsequently worked in many facets of the industry including individual wealth management, corporate 401k plans, as well as institutional asset management for foundations, endowments, and other large investors. Ian joined SkyOak in 2017 to help businesses in Southern Oregon deliver quality retirement benefits to their employees and key executives. He will additionally will be working on distributing our proprietary RAAMPS portfolios to Financial Advisors, Registered Investment Advisors, and institutional investors through the United States.

Ian is originally from Vancouver, WA, but has been enjoying living in Southern Oregon since 2014. In his spare time, he enjoys spending time with his family, traveling, camping, and snowboarding.

## Item 3 - Disciplinary Information

Ian Bachtel has no legal or disciplinary events or disclosures.

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

Ian is the Director of Institutional Services for SkyOak's affiliated company, RAAMPS, LLC, a Nevada limited liability corporation. Ian spends approximately 30 hours a week providing marketing and sales for SkyOak's separately managed account, RAAMPS, to other Registered Investment Advisors, Family Offices, Foundations, & Endowments.

Ian serves on the Board of Chamber of Commerce in Jacksonville, Oregon. Ian joined the board in 2015.

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

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

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

Mr. Bachtel is supervised by Jennifer Davis, Chief Compliance Officer. She reviews Mr. Bachtel's work through frequent office interactions. She also reviews Mr. Bachtel'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

2010 - Present	SkyOak Wealth Management, Inc. Chief Operations Officer; Medford, OR
2011 - Present	RAAMPS, LLC. Founder & Managing Director; Las Vegas, NV
1996 - 2003	U.S. Exhibits LLC Owner and Managing Partner; Santa Clara, CA
1994 - 1996	Factory Stores at Park City LLC; Developing Manager; Park City, Utah
1992 - 1994	Vintage 1870 LLC; Developing Manager Yountville, CA
1988 - 1992	Simon Property Group Inc.; Vice-President of Leasing; Santa Monica, CA
1984 - 1988	Nordstrom Inc.; Ladies Shoes Buyer / Developing Team; Salt Lake City, UT

Derek Davis currently resides in Medford Oregon. He was born and raised in the San Francisco Bay Area before leaving to study Electrical Engineering and Computer Science at the United States Naval Academy in Annapolis, Maryland in 1980. Throughout the late 80s and early 90s he oversaw the development of regional shopping malls and factory outlets throughout the Western region for Simon Properties. In 1994, after he met his wife Jennifer, Derek decided to leave the real estate development industry as it required a great deal of travel. Derek found himself within a year building a successful marketing company in Silicon Valley during the technology boom.

Derek has used his engineering, real estate development, and marketing skills not only to design, implement, and grow the SkyOak brand but also provides continued support and leadership where necessary.

He is also the brains and engineering behind RAAMPS, our portfolio strategy. 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 and TD Ameritrade network. Derek developed the Risk Averse Actively Managed Portfolio Strategy better known as RAAMPS as a way to invest High Net Worth, Ultra High Net Worth and Family Office Clients in the equity market while reducing their risk of loss. Ideally, by maximizing the Sharpe Ratio and the alpha between upside and downside capture ratios through fundamental and quantitative analysis of individual equities we are able to go into cash during market corrections and invest that cash once the market momentum turns to the upside.

In 2003, Derek and his wife, Jennifer, adopted two older children from Russia, Semion (Jake), 11 and Maxim (Max), age 6. Later in the same year with the desire and need to stay at home and raise the boys, Derek and his family moved to the Rogue Valley. He spent the next seven years raising the boys, coaching sports, and getting involved in the community. Derek has been very involved in the Rogue Valley youth sports programs and has set on several Boards, including Hearts with a Mission, Pop Warner Youth Football and Little League Baseball.

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

Derek Davis has no legal or disciplinary events or disclosures.

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

Derek is the Owner and General Partner of Sky Oak's affiliated company, SkyOak Asset Protection Group, LLC, an Oregon limited liability corporation, registered in Oregon as an insurance agency ("SOAPG").

Derek is the Founder and Managing Director of Sky Oak's affiliated company, RAAMPS, LLC, an Nevada limited liability corporation. RAAMPS (*Risk Averse Actively Managed Portfolios*) is SkyOak's proprietary actively traded portfolios offered not only to SkyOak advisors & clients but also to non-SkyOak advisors and institutions such as endowments and foundations.

Derek is the Owner and General Partner of Sky Oak's affiliated company, SkyOak Partners, LLC, an Oregon limited liability corporation. SkyOak Partners is a non-affiliated company of SkyOak Wealth Management, Inc. SkyOak Partners was solely established to own interest in real estate, specifically the office building where SkyOak Wealth Management's maintains its main office in Medford, Oregon.

### **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

2014 - Present	SkyOak Wealth Management, Inc.; Financial Advisor; Medford, OR
2012 - 2014	Fidelis Investment Management LLC.; Partner, Director of Marketing and founding member; Medford, Oregon
2010 - 2011	Cutler Investment Group; Vice President of Marketing; Jacksonville, Oregon
2008 - 2010	Helix Information Systems; Marketing and Sales; Medford, Oregon
2006 - 2010	InfoStructure; Client Service and Marketing; Talent, Oregon
2005 - 2006	Oregon Pacific Financial Advisors, Clerk; Medford, Oregon
2003 - 2005	Lee Bros. Leasing Inc.; Accounting Clerk; Reno, Nevada
1993 - 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.

Besides providing a high level of advisory services to individual and families, June's area of expertise is in designing, implementing and managing corporate retirement plans. Depending on the situation, she and her team will consult, educate, and recommend the best plan(s) and platform for the company. SkyOak can be engaged as a 3(21) non-discretionary or 3(38) discretionary fiduciary advisor. June collaborates with other providers such as record-keepers and third-party administrators to be able to provide a large line up of services and expertise

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 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.

June is also a member of the Rogue Valley Round Table (RVRT). RVRT is a group of women who meet 4 times a year and chooses one non-profit organization per year to do a fundraising event in a strictly volunteer capacity and to help spread the message of, the organization. June spends approximately 2 hours a month as a 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.

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## **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.

Damien provides a high level of financial planning and advisory services to individual & families. He also works as part of a team providing corporate services such as 401k, 4013b, and defined contributions plans to companies and organizations.

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 Gamble-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 also the sole owner of Southern Oregon Poker Club, LLC. Damien spends 15-20 hours a week managing finances, providing oversight and supervision to the management team of the club.

Damien is the President of 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 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 Morgan Stanley Smith Barney
2008 - 2009	Financial Advisor, KMS Financial Services, Inc.
2005 - 2007	Operations Manager, The Rivera Group UBS Financial Services, Inc.
2003 - 2005	Operations Manager, The Rivera Group 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. Producer, Hart Insurance Agency
1994 - 1998	Sales Manager, Developer 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 - Outside Business, Professional and Community Activities**

Chad has no reportable outside 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**

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.