

**FORM ADV PART 2 A
DISCLOSURE BROCHURE**

Oakview Wealth Solutions LLC

Office Address:

1360 S 5th St.
Suite 398
St. Charles, MO 63301

Tel: 636-498-4326

Email:

stanton@oakviewwealth.biz

Website:

www.oakviewwealth.biz

This brochure provides information about the qualifications and business practices of Oakview Wealth Solutions LLC. Being registered as a registered investment adviser does not imply a certain level of skill or training. If you have any questions about the contents of this brochure, please contact us at: 636-498-4326. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission, or by any state securities authority.

Additional information about Oakview Wealth Solutions LLC (CRD #297531) is available on the SEC's website at www.adviserinfo.sec.gov

March 14, 2023

Item 2: Material Changes

Annual Update

The last annual update of this Brochure was filed on February 10, 2022. Since this filing, there have been no reported changes. In the future, any material changes made during the year will be reported here.

From time to time, we may amend this Brochure to reflect changes in our business practices, changes in regulations, and routine annual updates as required by securities regulators. Either this complete Brochure or a Summary of Material Changes shall be provided to each Client annually and if a material change occurs in the business practices of Oakview Wealth Solutions LLC.

Full Brochure Available

This Firm Brochure being delivered is the complete brochure for the Firm.

Item 3: Table of Contents

Form ADV – Part 2A – Firm Brochure

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Item 4: Advisory Business

Firm Description

Oakview Wealth Solutions LLC (“OWS”) was founded in 2018. Stanton Burns owns 51% and Sylvia Burns owns 49% of OWS.

Types of Advisory Services

ASSET MANAGEMENT

OWS offers discretionary and non-discretionary asset management services to advisory Clients. OWS will offer Clients ongoing asset management services through determining individual investment goals, time horizons, objectives, and risk tolerance. Investment strategies, investment selection, asset allocation, portfolio monitoring and the overall investment program will be based on the above factors. The Client will authorize OWS discretionary authority to execute selected investment program transactions as stated within the Investment Advisory Agreement.

Discretionary

When the Client provides OWS discretionary authority the Client will sign a limited trading authorization or equivalent. OWS will have the authority to execute transactions in the account without seeking Client approval on each transaction.

Non-discretionary

When the Client elects to use OWS on a non-discretionary basis, OWS will determine the securities to be bought or sold and the amount of the securities to be bought or sold. However, OWS will obtain prior Client approval on each and every transaction before executing any transaction.

USE OF THIRD-PARTY MANAGERS, OUTSIDE MANAGERS, OR SUB-ADVISORS (TAMPs)

Use of Independent Managers - OWS will recommend to Clients that all or a portion of their investment portfolio be implemented by utilizing one or more unaffiliated money managers or investment platforms (collectively “Outside Managers”). Outside Managers may be sourced directly or accessed through an investment management platform.

OWS serves as the Client’s primary advisor and relationship manager. However, the Outside Manager[s] will assume discretionary authority for the day-to-day investment management of those assets placed in their control. OWS performs initial and ongoing oversight and due diligence over each Outside Manager to ensure the strategy remains aligned with the Client’s investment objectives and overall best interest. OWS will assist and advise the Client in establishing investment objectives for their account[s], the selection of the Outside Manager[s], and defining any restrictions on the account[s]. Our review process and analysis of Outside Managers is further discussed in Item 8 of this Brochure.

FINANCIAL PLANNING AND CONSULTING

If financial planning services are applicable, a thorough review of all applicable topics including but not limited to, Wills, Estate Plans and Trusts, Investments, Taxes, Qualified Plans, Insurance, Retirement Income, Social Security, and College Planning will be reviewed. If a conflict of interest exists between the interests of OWS and the interests of the Client, the Client is under no obligation to act upon OWS's recommendation. If the Client elects to act on any of the recommendations, the Client is under no obligation to effect the transaction through OWS. One time financial plans will be completed and delivered inside of sixty (60) days contingent upon timely delivery of all required documentation.

OWS also offers ongoing financial planning services that allow OWS to work with the client on an annual basis. This will include subsequent meetings held several times a year whose frequency is dependent on needs where we will review progress and make changes as necessary. This gives the client unlimited access to their adviser over the phone, through email, or in person.

ESTATE PLANNING SERVICES

OWS offers estate planning services, which involves an evaluation of estate planning needs. We may ask for an explanation or clarification of some items, but we will not audit or otherwise verify Client data. The Client is responsible for the completeness and accuracy of information used in facilitating this service. We will utilize the services of a third-party estate planning firm to facilitate the preparation and filing of your estate documents, and we will work with you and the third-party in order to gather the necessary information as part of this service. This service usually includes a written set of estate planning recommendations and an analysis of your exposure to estate taxes and your current estate plan, which may include whether you have a will, powers of attorney, trusts, and other related documents.

EMPLOYEE BENEFIT PLAN SERVICES

Our firm provides employee benefit plan services to employer plan sponsors on an ongoing basis. Generally, such services consist of assisting employer plan sponsors in establishing, monitoring and reviewing their company's participant-directed retirement plan. As the needs of the plan sponsor dictate, areas of advising could include: investment options, plan structure, and participant education.

In providing employee benefit plan services, our firm does not provide any advisory services with respect to the following types of assets: employer securities, real estate (excluding real estate funds and publicly traded REITS), participant loans, non-publicly traded securities or assets, other illiquid investments, or brokerage window programs (collectively, "Excluded Assets").

SEMINARS AND WORKSHOPS

OWS holds seminars and workshops to educate the public on different types of investments and other areas of personal finance. The seminars are educational in nature and no specific investment or tax advice is given.

Client Tailored Services and Client Imposed Restrictions

The goals and objectives for each Client are documented in our Client files. Investment strategies are created that reflect the stated goals and objectives. Clients may impose restrictions on investing in certain securities or types of securities. Agreements may not be assigned without written Client consent.

Wrap Fee Programs

OWS does not sponsor any wrap fee programs.

Client Assets under Management

OWS Currently reports \$10,438,517 in discretionary and \$1,904,411 in non-discretionary Assets Under Management. Assets Under Management were calculated as of December 31, 2022.

Item 5: Fees and Compensation

Method of Compensation and Fee Schedule

ASSET MANAGEMENT

OWS offers direct asset management services to advisory Clients. OWS charges an annual investment advisory fee based on the total assets under management as follows:

Assets Under Management	Annual Fee
\$0 - \$500,000	1.25%
The next \$500,000	1.00%
The next \$1,000,000	0.85%
The next \$1,000,000	0.75%
The next \$1,000,000	0.65%
Amounts over \$4,000,000	0.50%

This is a blended fee schedule, the asset management fee is calculated by applying different rates to different portions of the portfolio. The annual fee may be negotiable based upon certain criteria (e.g., historical relationship, type of assets, anticipated future earning capacity, anticipated future additional assets, dollar amounts of assets to be managed, related accounts, account composition, negotiations with Clients, etc.). Fees are billed quarterly in advance based on the balance of the account for the previous quarter. In determining the advisory fee, we may allow accounts of members of the same household to be aggregated.

Lower fees for comparable services may be available from other sources. Clients may terminate their account within five (5) business days of signing the Investment Advisory Agreement with no obligation and without penalty. Clients may terminate advisory services with thirty (30) days written notice. Accounts initiated during a calendar quarter will be charged a prorated fee based on the amount of time remaining in the billing period. Upon termination of the account, any unearned fee

will be refunded to the client. Client shall be given thirty (30) days prior written notice of any increase in fees. Any increase in fees will be acknowledged in writing by both parties before any increase in said fees occurs.

For fees that are directly deducted from the account by the custodian:

- OWS will obtain written authorization signed by the Client allowing the fees to be deducted; and
- The Client will receive quarterly statements directly from the custodian which disclose the fees deducted.

If OWS utilizes an Outside Manager, the above fee schedule does not include the Outside Manager's fee. The Outside Manager's advisory fees, billing schedule, and payment procedures are set forth in their separate written disclosure documents, advisory agreements, and/or the account opening documents of your account Custodian. At no point will the combined fee charged to the Client exceed 2% of assets under management.

FINANCIAL PLANNING AND CONSULTING

OWS charges either an hourly fee for one time financial plans to be completed within sixty

(60) days (contingent upon timely delivery of all required documentation) or fixed fee for annual ongoing financial planning. Prior to the planning process the Client will be provided an estimated plan fee. Client may cancel within five (5) business days of signing Agreement with no obligation and without penalty. If the Client cancels after five (5) business days, any unearned fees will be refunded to the Client, or any unpaid earned fees will be due to OWS. OWS reserves the right to waive the fee should the Client implement the plan through OWS. Ongoing services will remain in effect year over year unless cancelled in writing by either party by giving the other party thirty (30) days written notice.

HOURLY FEES

Financial Planning Services offered based on an hourly fee of \$180 per hour.

FIXED FEES

Financial Planning Services offered based on a negotiable fixed fee of \$3,700 per year.

Hourly fees for a one time financial plan are due upon delivery of the completed plan. Fixed fees for annual ongoing fees are due monthly or quarterly, as agreed upon in the contract.

ESTATE PLANNING SERVICES

Fees for estate planning services are charged based on the complexity of the client's needs and are usually leveraged in the form of hourly fees paid in addition to (as an add-on) any other service the Client has entered into with OWS. OWS will assess an hourly fee for this service based on an hourly fee of \$180 per hour. Prior to the planning process the Client will be provided an estimated plan fee based on the total number of hours needed to complete the engagement. Client may cancel within five

(5) business days of signing Agreement with no obligation and without penalty. If the Client cancels after five (5) business days, any unearned fees will be refunded to the Client, or any unpaid earned fees will be due to OWS.

For estate planning services, we will utilize the services of a third party estate planning firm to facilitate the preparation of your estate documents, and we will work with you and the third party in order to gather the necessary information as part of this service. In some cases, the third party estate planning firm's fee will be included in the total fee that is assessed by OWS. In these cases, the third party's fee will be disclosed to the client and documented via the client agreement. In other cases, the client may choose to compensate the third party estate planning firm or attorney separately from fees paid to OWS. This instance will also be documented via the client agreement.

EMPLOYEE BENEFIT PLAN SERVICES

Account Value	Annual Fee
\$0 - \$3,000,000	0.50%
The next \$2,000,000	0.40%
The next \$5,000,000	0.30%
\$10,000,000 and above	0.15%

OWS will be compensated for Employee Benefit Plan services according to the value of plan

assets not to exceed 0.50% of total plan assets. This does not include fees to other parties, such as Record Keepers, Custodians, or Third-Party-Administrators. Fees for this service are either paid directly by the plan sponsor or deducted directly from the plan assets by the Custodian on a quarterly basis, and OWS's fee is remitted to OWS.

SEMINARS AND WORKSHOPS

OWS holds seminars and workshops to educate the public on different types of investments and other areas of personal finance. The seminars are educational in nature and no specific investment or tax advice is given.

OWS does not charge a fee for attendance to these seminars.

Client Payment of Fees

Investment management fees are billed quarterly in advance, meaning that we bill you before the billing period. Fees are usually deducted from a designated Client account to facilitate billing. The Client must consent in advance to direct debiting of their investment account.

Hourly fees for a one time financial plan are due upon delivery of the completed plan. Fixed

fees for annual ongoing fees are due monthly or quarterly, as agreed upon in the contract.

Fees for Employee Benefit Plan Services are either paid directly by the plan sponsor or deducted directly from the plan assets by the Custodian on a quarterly basis, and OWS's fee is remitted to OWS.

OWS, in its sole discretion, may waive its minimum fee and/or charge a lesser investment advisory fee based upon certain criteria (e.g., historical relationship, type of assets, anticipated future earning capacity, anticipated future additional assets, dollar amounts of assets to be managed, related accounts, account composition, negotiations with Clients, etc.).

Additional Client Fees Charged

Custodians may charge transaction fees on purchases or sales of certain mutual funds, equities, and exchange-traded funds. These charges may include mutual fund transaction fees, postage and handling and miscellaneous fees.

For more details on the brokerage practices, see Item 12 of this brochure.

Prepayment of Client Fees

Investment management fees are billed quarterly in advance, meaning that we bill you before the billing period.

External Compensation for the Sale of Securities to Clients

OWS does not receive any external compensation for the sale of securities to Clients, nor do any of the investment advisor representatives of OWS.

Item 6: Performance-Based Fees and Side-by-Side Management

Sharing of Capital Gains

Fees are not based on a share of the capital gains or capital appreciation of managed securities.

OWS does not use a performance-based fee structure because of the conflict of interest.

Performance based compensation may create an incentive for OWS to recommend an investment that may carry a higher degree of risk to the Client.

Item 7: Types of Clients

Description

OWS generally provides investment advice to individuals, high net worth individuals, trusts, business entities, and pension and profit sharing plans. Client relationships vary in scope and length of service.

Account Minimums

OWS does not require a minimum to open an account.

Item 8: Methods of Analysis, Investment Strategies and Risk of Loss

Methods of Analysis

Our primary methods of investment analysis are fundamental, technical, cyclical and charting analysis.

Fundamental analysis involves analyzing individual companies and their industry groups, such as a company's financial statements, details regarding the company's product line, the experience, and expertise of the company's management, and the outlook for the company's industry. The resulting data is used to measure the true value of the company's stock compared to the current market value. The risk of fundamental analysis is that information obtained may be incorrect and the analysis may not provide an accurate estimate of earnings, which may be the basis for a stock's value. If securities prices adjust rapidly to new information, utilizing fundamental analysis may not result in favorable performance.

Technical analysis involves using chart patterns, momentum, volume, and relative strength in an effort to pick sectors that may outperform market indices. However, there is no assurance of accurate forecasts or that trends will develop in the markets we follow. In the past, there have been periods without discernible trends and similar periods will presumably occur in the future. Even where major trends develop, outside factors like government intervention could potentially shorten them.

Furthermore, one limitation of technical analysis is that it requires price movement data, which can translate into price trends sufficient to dictate a market entry or exit decision. In a trendless or erratic market, a technical method may fail to identify trends requiring action. In addition, technical methods may overreact to minor price movements, establishing positions contrary to overall price trends, which may result in losses. Finally, a technical trading method may underperform other trading methods when fundamental factors dominate price moves within a given market.

Cyclical analysis is a type of technical analysis that involves evaluating recurring price patterns and trends based upon business cycles. Economic/business cycles may not be predictable and may have many fluctuations between long-term expansions and contractions. The lengths of economic cycles may be difficult to predict with accuracy and therefore the risk of cyclical analysis is the difficulty in predicting economic trends and consequently the changing value of securities that would be affected by these changing trends.

Charting analysis involves the gathering and processing of price and volume information for a particular security. This price and volume information is analyzed using mathematical equations. The resulting data is then applied to graphing charts, which is used to predict future price movements based on price patterns and trends. Charts may not accurately predict future price movements. Current prices of securities may not reflect all information about the security and day-to-day changes in market prices of securities may follow random patterns and may not be predictable with any reliable degree of accuracy.

Modern Portfolio Theory (MPT)

The underlying principles of MPT are:

- Investors are risk averse. The only acceptable risk is that which is adequately compensated by an expected return. Risk and investment return are related and an increase in risk requires an increased expected return.
- Markets are efficient. The same market information is available to all investors at

the same time. The market prices every security fairly based upon this equal availability of information.

- The design of the portfolio as a whole is more important than the selection of any particular security. The appropriate allocation of capital among asset classes will have far more influence on long-term portfolio performance than the selection of individual securities.
- Investing for the long-term (preferably longer than ten years) becomes critical to investment success because it allows the long-term characteristics of the asset classes to surface.
- Increasing diversification of the portfolio with lower correlated asset class positions can decrease portfolio risk. Correlation is the statistical term for the extent to which two asset classes move in tandem or opposition to one another.

Mutual Fund and/or ETF Analysis

We look at the experience and track record of the manager of the mutual fund or ETF in an attempt to determine if that manager has demonstrated an ability to invest over a period of time and in different economic conditions. We also look at the underlying assets in a mutual fund or ETF in an attempt to determine if there is significant overlap in the underlying investments held in other funds in the Client's portfolio. In addition, we monitor the funds or ETFs in an attempt to determine if they are continuing to follow their stated investment strategy.

A risk of mutual fund and/or ETF analysis is that, as in all securities investments, past performance does not guarantee future results. A manager who has been successful may not be able to replicate that success in the future. In addition, as we do not control the underlying investments in a fund or ETF, managers of different funds held by the client may purchase the same security, increasing the risk to the client if that security were to fall in value. There is also a risk that a manager may deviate from the stated investment mandate or strategy of the fund or ETF, which could make the fund or ETF less suitable for the Client's portfolio.

Use of Outside Managers

We may refer Clients to Third Party Investment Advisers or advisory programs ("Outside Managers"). Our analysis of Outside Managers involves the examination of the experience, expertise, investment philosophies, and past performance of the Outside Managers in an attempt to determine if that Outside Manager has demonstrated an ability to invest over a period of time and in different economic conditions. We monitor the Outside Manager's underlying holdings, strategies, concentrations, and leverage as part of our overall periodic risk assessment. Additionally, as part of our due diligence process, we survey the Outside Manager's compliance and business enterprise risks. A risk of investing with an Outside Manager who has been successful in the past is that they may not be able to replicate that success in the future. In addition, we do not control the underlying investments in an Outside Manager's portfolio. There is also a risk that an Outside Manager may deviate from the stated investment mandate or strategy of the portfolio, making it a less suitable investment for our Clients. Moreover, as we do not control the Outside Manager's daily business and compliance operations, we may be unaware of the lack of internal controls

necessary to prevent business, regulatory or reputational deficiencies.

Investment Strategy

The investment strategy for a specific Client is based upon the objectives stated by the Client during consultations. The Client may change these objectives at any time by providing written notice to OWS. Each Client executes a Client profile form or similar form that documents their objectives and their desired investment strategy.

Passive and Active Investment Management

We may choose investment vehicles that are considered passive, active, or a combination of both styles.

Passive investing involves building portfolios that are composed of various distinct asset classes. The asset classes are weighted in a manner to achieve a desired relationship between correlation, risk and return. Funds that passively capture the returns of the desired asset classes are placed in the portfolio.

Active investing involves a single manager or managers who employ some method, strategy or technique to construct a portfolio that is intended to generate returns that are greater than the broader market or a designated benchmark. Actively managed funds are also designed to reduce volatility and risk.

We may engage in both passive and active investing in Client's portfolio. However, we strive to construct portfolios of funds and individual securities that we believe will have the greatest probability for achieving our Clients' personal financial goals with the least amount of volatility and risk rather than attempt to outperform an arbitrary index or benchmark.

Specific investment selections are based on a number of factors that we evaluate in order to select, what we believe to be, the highest quality funds or individual securities for our Clients. These factors include but are not limited to underlying holdings of funds, percentage weighting of holdings within funds, liquidity, tax efficiency, bid/ask spreads, and other smart/strategic beta factors. These factors may or may not result in the lowest cost ETFs and mutual funds available when utilizing funds in a Client's portfolio, but we strive to keep internal fund expenses as low as possible.

Other strategies may include long-term purchases, short-term purchases, and trading.

Security Specific Material Risks

All investment programs have certain risks that are borne by the investor. Our investment approach constantly keeps the risk of loss in mind. Investors face the following investment risks and should discuss these risks with OWS:

- *Market Risk:* The prices of securities held by mutual funds in which Clients invest may decline in response to certain events taking place around the world, including those directly involving the companies whose securities are owned by a fund; conditions affecting the general economy; overall market changes; local, regional or global political, social or economic instability; and currency, interest rate and commodity price fluctuations. Investors should have a long-term perspective and be able to tolerate potentially sharp declines in market value.
- *Interest-rate Risk:* Fluctuations in interest rates may cause investment prices to

fluctuate. For example, when interest rates rise, yields on existing bonds become less attractive, causing their market values to decline.

- *Inflation Risk:* When any type of inflation is present, a dollar today will buy more than a dollar next year, because purchasing power is eroding at the rate of inflation.
- *Currency Risk:* Overseas investments are subject to fluctuations in the value of the dollar against the currency of the investment's originating country. This is also referred to as exchange rate risk.
- *Reinvestment Risk:* This is the risk that future proceeds from investments may have to be reinvested at a potentially lower rate of return (i.e. interest rate). This primarily relates to fixed income securities.
- *Liquidity Risk:* Liquidity is the ability to readily convert an investment into cash. Generally, assets are more liquid if many traders are interested in a standardized product. For example, Treasury Bills are highly liquid, while real estate properties are not.
- *Management Risk:* The advisor's investment approach may fail to produce the intended results. If the advisor's assumptions regarding the performance of a specific asset class or fund are not realized in the expected time frame, the overall performance of the Client's portfolio may suffer.
- *Equity Risk:* Equity securities tend to be more volatile than other investment choices. The value of an individual mutual fund or ETF can be more volatile than the market as a whole. This volatility affects the value of the Client's overall portfolio. Small- and mid-cap companies are subject to additional risks. Smaller companies may experience greater volatility, higher failure rates, more limited markets, product lines, financial resources, and less management experience than larger companies. Smaller companies may also have a lower trading volume, which may disproportionately affect their market price, tending to make them fall more in response to selling pressure than is the case with larger companies.
- *Investment Companies Risk:* When a Client invests in open end mutual funds or ETFs, the Client indirectly bears their proportionate share of any fees and expenses payable directly by those funds. Therefore, the Client will incur higher expenses, which may be duplicative. In addition, the Client's overall portfolio may be affected by losses of an underlying fund and the level of risk arising from the investment practices of an underlying fund (such as the use of derivatives). ETFs are also subject to the following risks: (i) an ETF's shares may trade at a market price that is above or below their net asset value or (ii) trading of an ETF's shares may be halted if the listing exchange's officials deem such action appropriate, the shares are de-listed from the exchange, or the activation of market-wide "circuit breakers" (which are tied to large decreases in stock prices) halts stock trading generally. Adviser has no control over the risks taken by the underlying funds in which Client invests.
- *Long-term purchases:* Long-term investments are those vehicles purchased with the intention of being held for more than one year. Typically the expectation of the investment is to increase in value so that it can eventually be sold for a profit. In addition, there may be an expectation for the investment to provide income. One of the biggest risks associated with long-term investments is volatility, the fluctuations in the financial markets

that can cause investments to lose value.

- *Short-term purchases:* Short-term investments are typically held for one year or less. Generally there is not a high expectation for a return or an increase in value. Typically, short-term investments are purchased for the relatively greater degree of principal protection they are designed to provide. Short-term investment vehicles may be subject to purchasing power risk— the risk that your investment’s return will not keep up with inflation.
- *Trading risk:* Investing involves risk, including possible loss of principal. There is no assurance that the investment objective of any fund or investment will be achieved.

The specific risks associated with financial planning include:

- Risk of Loss
- Client fails to follow the recommendations of OWS resulting in loss
- Client has changes in financial status or lifestyle and therefore plan recommendations are no longer valid.

Item 9: Disciplinary Information

Criminal or Civil Actions

OWS and its management have not been involved in any criminal or civil action.

Administrative Enforcement Proceedings

OWS and its management have not been involved in administrative enforcement proceedings.

Self-Regulatory Organization Enforcement Proceedings

OWS and its management have not been involved in legal or disciplinary events that are material to a Client’s or prospective Client’s evaluation of OWS or the integrity of its management.

Item 10: Other Financial Industry Activities and Affiliations

Broker-Dealer or Representative Registration

OWS is not registered as a broker- dealer and no affiliated representatives of OWS are registered representatives of a broker-dealer.

Futures or Commodity Registration

Neither OWS nor its affiliated representatives are registered or have an application pending to register as a futures commission merchant, commodity pool operator, or a commodity trading advisor.

Material Relationships Maintained by this Advisory Business and Conflicts of Interest

OWS does not have any related parties. As a result, we do not have a relationship with any related parties.

OWS and its affiliates only receive compensation directly from clients. We do not receive compensation from any outside source. We do not have any conflicts of interest with any outside party.

Recommendations or Selections of Other Investment Advisors and Conflicts of Interest

As referenced in Item 4 of this brochure, OWS recommends Clients to Outside Managers to manage their accounts. In the event that we recommend an Outside Manager, we do not share in their advisory fee. Our fee is separate and in addition to their compensation (as noted in Item 5 of this brochure). In addition, you will be provided a copy of the Outside Manager's Form ADV 2A, Firm Brochure, which also describes the Outside Manager's fee. You are not obligated, contractually or otherwise, to use the services of any Outside Manager we recommend. Moreover, OWS will only recommend an Outside Manager who is properly licensed or registered as an investment adviser.

Item 11: Code of Ethics, Participation or Interest in Client Transactions and Personal Trading

Code of Ethics Description

The affiliated persons (affiliated persons include employees and/or independent contractors) of OWS have committed to a Code of Ethics ("Code"). The purpose of our Code is to set forth standards of conduct expected of OWS affiliated persons and addresses conflicts that may arise. The Code defines acceptable behavior for affiliated persons of OWS. The Code reflects OWS and its supervised persons' responsibility to act in the best interest of their Client.

One area which the Code addresses is when affiliated persons buy or sell securities for their personal accounts and how to mitigate any conflict of interest with our Clients. We do not allow any affiliated persons to use non-public material information for their personal profit or to use internal research for their personal benefit in conflict with the benefit to our Clients.

OWS's policy prohibits any person from acting upon or otherwise misusing non-public or inside information. No advisory representative or other affiliated person, officer or director of OWS may recommend any transaction in a security or its derivative to advisory Clients or engage in personal securities transactions for a security or its derivatives if the advisory representative possesses material, non-public information regarding the security.

OWS's Code is based on the guiding principle that the interests of the Client are our top priority. OWS's officers, directors, advisors, and other affiliated persons have a fiduciary duty to our Clients and must diligently perform that duty to maintain the complete trust and confidence of our Clients. When a conflict arises, it is our obligation to put the Client's interests over the interests of either affiliated persons or the company.

The Code applies to "access" persons. "Access" persons are affiliated persons who have access to non-public information regarding any Clients' purchase or sale of securities, or

non-public information regarding the portfolio holdings of any reportable fund, who are involved in making securities recommendations to Clients, or who have access to such recommendations that are non-public.

OWS will provide a copy of the Code of Ethics to any Client or prospective Client upon request.

Investment Recommendations Involving a Material Financial Interest and Conflict of Interest

OWS and its affiliated persons do not recommend to Clients securities in which we have a material financial interest.

Advisory Firm Purchase of Same Securities Recommended to Clients and Conflicts of Interest

OWS and its affiliated persons may buy or sell securities that are also held by Clients. In order to mitigate conflicts of interest such as trading ahead of Client transactions, affiliated persons are required to disclose all reportable securities transactions as well as provide OWS with copies of their brokerage statements.

The Chief Compliance Officer of OWS is Stanton Burns. He reviews all trades of the affiliated persons each quarter. The personal trading reviews ensure that the personal trading of affiliated persons does not affect the markets and that Clients of the firm receive preferential treatment over associated persons' transactions.

Client Securities Recommendations or Trades and Concurrent Advisory Firm Securities Transactions and Conflicts of Interest

OWS does not maintain a firm proprietary trading account and does not have a material financial interest in any securities being recommended and therefore no conflicts of interest exist. However, affiliated persons may buy or sell securities at the same time they buy or sell securities for Clients. In order to mitigate conflicts of interest such as front running, affiliated persons are required to disclose all reportable securities transactions as well as provide OWS with copies of their brokerage statements.

The Chief Compliance Officer of OWS is Stanton Burns. He reviews all employee trades each quarter. The personal trading reviews ensure that the personal trading of affiliated persons does not affect the markets and that Clients of the firm receive preferential treatment over associated persons' transactions.

Item 12: Brokerage Practices

Factors Used to Select Broker-Dealers for Client Transactions

OWS does not have any affiliation with any custodian we recommend. Specific custodian recommendations are made to the Client based on their need for such services. We recommend custodians based on the reputation and services provided by the firm.

In recommending custodians, we have an obligation to seek the "best execution" of transactions in Client accounts. The determinative factor in the analysis of best execution is not the lowest possible commission cost, but whether the transaction represents the best

qualitative execution, taking into consideration the full range of the custodian's services. The factors we consider when evaluating a custodian for best execution include, without limitation, the custodian's:

- Combination of transaction execution services and asset custody services (generally without a separate fee for custody);
- Capability to execute, clear, and settle trades (buy and sell securities for your account);
- Capability to facilitate transfers and payments to and from accounts (wire transfers, check requests, bill payment, etc.);
- Breadth of available investment products (stocks, bonds, mutual funds, exchange-traded funds (ETFs), etc.);
- Availability of investment research and tools that assist us in making investment decisions
- Quality of services;
- Competitiveness of the price of those services (commission rates, margin interest rates, other fees, etc.) and willingness to negotiate the prices;
- Reputation, financial strength, security and stability;
- Prior service to us and our clients.

With this in consideration, our firm recommends TD Ameritrade Institutional, a Division of TD Ameritrade, Inc., Member FINRA and SIPC ("TD Ameritrade"), and Charles Schwab & Co., Inc., a registered broker-dealer, member FINRA and SIPC ("Schwab"). Although Clients may request us to use a custodian of their choosing, we generally recommend that Clients open brokerage accounts with Schwab or TD Ameritrade. We are not affiliated with Schwab or TD Ameritrade. The Client will ultimately make the final decision of the custodian to be used to hold the Client's investments by signing the selected custodian's account opening documentation. Please see the disclosures under Item 14 below.

Aggregating Securities Transactions for Client Accounts

OWS is authorized in its discretion to aggregate purchases and sales and other transactions made for the account with purchases and sales and transactions in the same securities for other Clients of OWS. All Clients participating in the aggregated order shall receive an average share price with all other transaction costs shared on a pro-rated basis.

Outside Managers used by OWS may block Client trades at their discretion. Their specific practices are further discussed in their ADV Part 2A, Item 12.

Item 13: Review of Accounts

Schedule for Periodic Review of Client Accounts or Financial Plans and Advisory Persons Involved

Account reviews are performed quarterly by the Chief Compliance Officer of OWS. Account

reviews are performed more frequently when market conditions dictate. Financial plans generated are updated as requested by the Client and pursuant to a new or amended agreement, OWS suggests updating at least annually.

Review of Client Accounts on Non-Periodic Basis

Other conditions that may trigger a review of Clients' accounts are changes in the tax laws, new investment information, and changes in a Client's own situation.

Content of Client Provided Reports and Frequency

Clients receive written account statements no less than quarterly for managed accounts. Account statements are issued by OWS's custodian. Client receives confirmations of each transaction in account from Custodian and an additional statement during any month in which a transaction occurs. OWS will not provide written reports to Clients with assets under management outside of what is provided by their custodian as part of their account statements.

Item 14: Client Referrals and Other Compensation

Economic Benefits Provided to the Advisory Firm from External Sources and Conflicts of Interest

OWS is a fee-only firm that is compensated solely by its Clients. OWS does not receive commissions or other sales-related compensation. Except as mentioned below, we do not receive any economic benefit, directly or indirectly, from any third party for advice rendered to our Clients.

OWS does not have any soft-dollar arrangements with custodians whereby soft-dollar credits, used to purchase products and services, are earned directly in proportion to the amount of commissions paid by a Client. However, as a result of being on their institutional platforms, Schwab and TD Ameritrade may provide us with certain services and products that may benefit us. All such soft dollar benefits are consistent with the safe harbor contained in Section 28(e) of the Securities Exchange Act of 1934, as amended.

TD AMERITRADE

As disclosed under Item 12 above, OWS participates in TD Ameritrade's institutional customer program and OWS may recommend TD Ameritrade to Clients for custody and brokerage services. There is no direct link between OWS's participation in the program and the investment advice it gives to its Clients, although OWS receives economic benefits through its participation in the program that are typically not available to TD Ameritrade retail investors. These benefits include the following products and services (provided without cost or at a discount): receipt of duplicate Client statements and confirmations; research related products and tools; consulting services; access to a trading desk serving OWS participants; access to block trading (which provides the ability to aggregate securities transactions for execution and then allocate the appropriate shares to Client accounts); the ability to have advisory fees deducted directly from Client accounts; access to an electronic communications network for Client order entry and account information; access to mutual funds with no transaction fees and to certain institutional money managers;

and discounts on compliance, marketing, research, technology, and practice management products or services provided to OWS by third party vendors.

TD Ameritrade may also have paid for business consulting and professional services received by OWS's related persons. Some of the products and services made available by TD Ameritrade through the program may benefit OWS but may not benefit its Client accounts. These products or services may assist OWS in managing and administering Client accounts, including accounts not maintained at TD Ameritrade. Other services made available by TD Ameritrade are intended to help OWS manage and further develop its business enterprise. The benefits received by OWS or its personnel through participation in the program do not depend on the amount of brokerage transactions directed to TD Ameritrade. As part of its fiduciary duties to Clients, OWS endeavors at all times to put the interests of its Clients first. Clients should be aware, however, that the receipt of economic benefits by OWS or its related persons in and of itself creates a conflict of interest and may indirectly influence the OWS's choice of TD Ameritrade for custody and brokerage services.

CHARLES SCHWAB

Schwab Advisor Services™ is Schwab's business serving independent investment advisory firms like us. They provide our Clients and us with access to their institutional brokerage services (trading, custody, reporting and related services), many of which are not typically available to Schwab retail customers. Schwab also makes available various support services. Some of those services help us manage or administer our Clients' accounts, while others help us manage and grow our business. Schwab's support services are generally available on an unsolicited basis (we don't have to request them) and at no charge to us. The benefits received by OWS or its personnel do not depend on the number of brokerage transactions directed to Schwab. As part of its fiduciary duties to Clients, OWS at all times must put the interests of its Clients first. Clients should be aware, however, that the receipt of economic benefits by OWS or its related persons in and of itself creates a potential conflict of interest and may indirectly influence the OWS's choice of Schwab for custody and brokerage services. This conflict of interest is mitigated as OWS regularly reviews the factors used to select custodians to ensure our recommendation is appropriate. Following is a more detailed description of Schwab's support services:

1. Services that benefit you. Schwab's institutional brokerage services include access to a broad range of investment products, execution of securities transactions, and custody of Client assets. The investment products available through Schwab include some to which we might not otherwise have access or that would require a significantly higher minimum initial investment by our Clients. Schwab's services described in this paragraph generally benefit you and your account.
2. Services that may not directly benefit you. Schwab also makes available to us other products and services that benefit us but may not directly benefit you or your account. These products and services assist us in managing and administering our Clients' accounts. They include investment research, both

Schwab's own and that of third parties. We may use this research to service all or a substantial number of our Clients' accounts, including accounts not maintained at Schwab. In addition to investment research, Schwab also makes available software and other technology that:

- Provide access to Client account data (such as duplicate trade confirmations and account statements)
 - Facilitate trade execution and allocate aggregated trade orders for multiple Client accounts
 - Provide pricing and other market data
 - Facilitate payment of our fees from our Clients' accounts
 - Assist with back-office functions, recordkeeping, and Client reporting
3. Services that generally benefit only us. Schwab also offers other services intended to help us manage and further develop our business enterprise. These services include:
- Educational conferences and events
 - Consulting on technology, compliance, legal, and business needs
 - Publications and conferences on practice management and business succession
4. Your brokerage and custody costs. For our Clients' accounts that Schwab maintains, Schwab generally does not charge you separately for custody services but is compensated by charging you commissions or other fees on trades that it executes or that settle into your Schwab account. Certain trades (for example, many mutual funds and ETFs) may not incur Schwab commissions or transaction fees.

Client Referrals from Solicitors

OWS does not, directly or indirectly, compensate any person who is not advisory personnel for Client referrals.

Item 15: Custody

OWS does not hold, directly or indirectly, Client funds or securities, or have any authority to obtain possession of them. All Client assets are held at a qualified custodian.

If OWS deducts its advisory fee from Client's account(s), the following safeguards will be applied:

- The Client will provide written authorization to OWS, permitting us to be paid directly from Client's accounts held by the custodian.
- The custodian will send at least quarterly statements to the Client showing all disbursements from the accounts, including the amount of the advisory fee.

In jurisdictions where required, OWS will send an itemized invoice to the Client at the same time it instructs the custodian to debit the advisory fee. Itemization includes the formula used to calculate the fee, the amount of assets under management the fee is based on, and

the time period covered by the fee.

We urge you to carefully review custodial statements and compare them to the account invoices or reports that we may provide to you and notify us of any discrepancies. Clients are responsible for verifying the accuracy of these fees as listed on the custodian's brokerage statement as the custodian does not assume this responsibility. Our invoices or reports may vary from custodial statements based on accounting procedures, reporting dates, or valuation methodologies of certain securities.

OWS is deemed to have constructive custody solely because advisory fees are directly deducted from Client's accounts by the custodian on behalf of OWS.

Item 16: Investment Discretion

Discretionary Authority for Trading

OWS may require discretionary authority to manage securities accounts on behalf of Clients. OWS has the authority to determine, without obtaining specific Client consent, the securities to be bought or sold, and the amount of the securities to be bought or sold. If applicable, Client will authorize OWS discretionary authority to execute selected investment program transactions as stated within the Investment Advisory Agreement.

OWS allows Client's to place certain restrictions, as outlined in the Client's Investment Policy Statement or similar document. Such restrictions could include only allowing purchases of socially conscious investments. These restrictions must be provided to OWS in writing.

The Client approves the custodian to be used and the commission rates paid to the custodian. OWS does not receive any portion of the transaction fees or commissions paid by the Client to the custodian.

Item 17: Voting Client Securities

Proxy Votes

OWS does not vote proxies on securities. Clients are expected to vote their own proxies. The Client will receive their proxies directly from the custodian of their account or from a transfer agent.

When assistance on voting proxies is requested, OWS will provide recommendations to the Client. If a conflict of interest exists, it will be disclosed to the Client.

Item 18: Financial Information

Balance Sheet

A balance sheet is not required to be provided because OWS does not serve as a custodian for Client funds or securities and OWS does not require prepayment of fees of more than \$500 per Client and six months or more in advance.

Financial Conditions Reasonably Likely to Impair Advisory Firm's Ability to Meet Commitments to Clients

OWS has no condition that is reasonably likely to impair our ability to meet contractual

commitments to our Clients.

Bankruptcy Petitions during the Past Ten Years

Neither OWS nor its management has had any bankruptcy petitions in the last ten years.

Item 19: Requirements for State Registered Advisors Principal Executive Officers and Management Persons

Stanton Burns

Information is found in Part 2B.

Sylvia Burns

- Year of birth: 1984

Educational Background:

- Fontbonne University; Bachelors in Education and Psychology; 2006

Business Experience:

- Oakview Tax Solutions LLC; Managing Member; 01/2023 - Present
- Oakview Wealth Solutions LLC; Managing Member; 06/2018 – Present
- Unemployed; 01/2018 – 05/2018
- Parkside Financial Bank and Trust; Customer Associate; 10/2016 – 01/2018
- PNC Bank; Wealth Banker; 09/2014 – 10/2016
- Kramer and Frank; Collections Associate; 05/2010 – 09/2014
- Casa Dia Montessori; Teacher; 01/2007 – 05/2010

Outside Business Activities

Managing Member, Sylvia Burns, does not have any outside business activities.

Performance Based Fee Description

Neither OWS nor its management receive performance based fees. Please see Item 6 of the ADV 2A for more information.

Disclosure of Material Facts Related to Arbitration or Disciplinary Actions Involving Management Persons

None to report.

SUPERVISED PERSON BROCHURE

FORM ADV PART 2B

Stanton Burns

Oakview Wealth Solutions LLC

Office Address:

1360 S 5th St.
Suite 398
St. Charles, MO 63301

Tel: 636-498-4326

Email:

stanton@oakviewwealth.biz

Website:

www.oakviewwealth.biz

This brochure provides information about the qualifications and business practices of Oakview Wealth Solutions LLC. Being registered as a registered investment adviser does not imply a certain level of skill or training. If you have any questions about the contents of this brochure, please contact us at: 636-498- 4326. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission, or by any state securities authority.

Additional information about Oakview Wealth Solutions LLC (CRD #297531) is available on the SEC's website at www.adviserinfo.sec.gov

March 14, 2023

Brochure Supplement (Part 2B of Form ADV)

Supervised Person Brochure

Principal Executive Officer – Stanton Burns

- Year of birth: 1986

Item 2 - Educational Background and Business Experience

Educational Background:

- Auburn University; Bachelors in Industrial Design; 2009

Business Experience:

- Oakview Tax Solutions LLC; Managing Member/Enrolled Agent – 1/2023 - Present
- Oakview Wealth Solutions LLC; Managing Member/Investment Advisor Representative; 07/2018 - Present
- Stifel, Nicolaus & Company, Incorporated; Investment Advisor Representative; 10/2014 – 07/2018
- Stifel, Nicolaus & Company, Incorporated; Registered Representative; 10/2014 – 07/2018
- PNC Bank; Assistant Branch Manager; 11/2013 - 10/2014
- PNC Investments; Registered Representative/Investment Advisor Representative; 02/2013 – 11/2013
- Nordstrom; Sales Associate; 09/2012 – 01/2013
- Edward Jones; Investment Advisor Representative; 03/2012 – 06/2012
- Edward Jones; Registered Representative; 12/2011 – 06/2012
- Nordstrom; Sales Associate; 06/2010 – 11/2011
- CVS; Sales Associate; 03/2010 – 07/2010
- Unemployed; 08/2009 – 03/2010
- Auburn University; Full Time Student; 08/2005 – 05/2009

Item 3 - Disciplinary Information

Criminal or Civil Action: None to report.

Administrative Proceeding: None to report.

Self-Regulatory Proceeding: None to report.

Item 4 - Other Business Activities Engaged In

Stanton Burns is a Managing Member of Oakview Tax Solutions. This activity accounts for approximately 10% of their time.

Item 5 - Additional Compensation

Stanton Burns does not receive any economic benefit from any person, company, or organization, in exchange for providing clients advisory services through OWS.

Item 6 - Supervision

Since Stanton Burns is the sole owner and investment adviser representative of OWS. He is solely responsible for all supervision and formulation and monitoring of investment advice offered to Clients. He will adhere to the policies and procedures as described in the firm's Compliance Manual. He can be reached at: 636-498-4326 or at: stanton@oakviewwealth.biz.

Item 7 - Requirements for State-Registered Advisors

Arbitration Claims: None to report.

Self-Regulatory Organization or Administrative Proceeding: None to report.

Bankruptcy Petition: None to report.