

Form CRS (Client Relationship Summary)

Wealth Oklahoma

March 11, 2026

Wealth Oklahoma ("we", "us") is registered with the Securities and Exchange Commission (SEC) as an investment adviser. Brokerage and investment advisory services and fees differ, and it is important for you to understand these differences. In addition to this form, free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://www.investor.gov/crs), which also provides educational materials about broker/dealers, investment advisers, and investing. To help you get more information about our services, you will find "Conversations Starters" in each section below that you should ask our financial professionals, in addition to any other questions you wish to ask.

What investment services and advice can you provide me?

We provide advisory services to retail investors. Our advisory services include advice on buying, selling, and holding investments, as well as developing and choosing investment strategies. The investment advisory services we offer also include:

- **Investment Monitoring:** We conduct ongoing monitoring of your advisory accounts.
- **Recommendation of Other Advisors:** We offer our clients access to wrap fee programs through Raymond James & Associates.
- **Performance Reporting:** We provide quarterly investment performance reports.
- **Newsletter:** We provide a quarterly newsletter in reference to your portfolio.

Investment Authority - All portfolios are managed on a discretionary basis. (We make investment decisions to buy, sell or hold securities in your account). Our level of authority is determined at the beginning of our relationship with you in our advisory agreement but can be changed upon request.

Limited Investment Offerings - Depending on your objectives, you will receive advice with respect to equities, exchange traded funds, closed end funds and fixed income securities.

Account Minimums - We have a minimum account size of \$100,000.

For more detailed information about our services, please see our Form ADV Part 2A Brochure with special emphasis on Items 4 and 7.

CONVERSATION STARTER

- Given my financial situation, should I choose an investment advisory service? Why or why not?
- How will you choose investments to recommend to me?
- What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?

What fees will I pay?

In an investment advisory account, you will incur advisory fees based on the amount of your assets that we manage. The more assets there are in your advisory account, the more you will pay in fees, and we may therefore have an incentive to encourage you to increase the assets in your account. Fees are assessed quarterly at a rate based on our established fee schedule. Our advisory fees are "wrap" fees that include the advisory fee, execution charges on trades, and the cost of custody and clearing services, and therefore are higher than a typical asset-based advisory fee. In addition, you will incur built-in expenses assessed by closed-end funds and exchange traded funds and any fees the custodian may have. Wealth Oklahoma does not receive any portion of these fees.

You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce any amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying. More detailed information about our fees and costs are included in our Form ADV Part 2A (Items 5.A, B, C, and D.)

CONVERSATION STARTER

Help me understand how these fees and costs might affect my investments. If I give you \$10,000 to invest, how much will go to fees and costs, and how much will be invested for me?

What are your legal obligations to me when acting as my investment adviser? How else does your firm make money and what conflicts of interest do you have?

When we act as your investment adviser, we must act in your best interest and not put our interest ahead of yours. At the same time, the way we make money creates some conflicts with your interest. You should understand and ask us about these conflicts because they can affect the recommendations and investment advice we provide. Our central value is to put clients first.

- Because our compensation increases when you invest more of your assets with us, we have an incentive to recommend that you increase the assets in your account, even if another type of account would be more appropriate for your needs.
- Because we only offer advisory services in a wrap fee program, we have an incentive to recommend that you invest in that program, even if the wrap fee program is not in your best interest.

These arrangements and additional information about conflicts of interest are discussed in more detail in our Form ADV Part 2A which is available at <https://adviserinfo.sec.gov/firm/summary/132962>.

CONVERSATION STARTER

How might your conflicts of interest affect me, and how will you address them?

How do your financial professionals make money?

Our financial professionals are compensated by a percentage of the wrap fees. With this approach, although the fee percentage stays the same, if your account value goes up, your financial professional makes more. If your account value goes down, you pay less. Our professionals have an incentive to encourage you to have larger advisory accounts, even if that is not in your best interest.

Certain of our financial professionals also work as

registered representatives of RJFS and are paid commissions on the sales of securities. Those professionals have an incentive to sell you more securities, even if that is not in your best interest.

Certain of our financial professionals also work as insurance agents and are paid commissions on insurance and insurance-related products. Those professionals have an incentive to sell you insurance products, even if they are not in your best interest.

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

No. You may visit Investor.gov/CRS for a free and simple search tool to research us and financial professionals.

CONVERSATION STARTER

As a financial professional, do you have any disciplinary history? If so, for what type of conduct?

Additional Information: This Form CRS is an SEC-mandated summary disclosure on certain important topics about Wealth Oklahoma. The information in this Form CRS is subject to the more complete terms and conditions of our investment advisory agreements and disclosures (including Form ADV Part 2A, which is available at <https://adviserinfo.sec.gov/firm/summary/132962>), and does not create or modify any agreement, relationship or obligation you have with us.

For additional information about us and our services, we invite you to visit our website www.wealthoklahoma.com. If you would like additional information or a copy of this Form CRS, please call 918-745-6060.

Wealth Oklahoma
2021 S. Lewis Avenue, Suite 301
Tulsa, OK 74104
918-745-6060

CONVERSATION STARTER

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