

# Firm Brochure

Old Oak Financial Planning, Inc.

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810-220-4400

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January 1, 2025

This Firm Brochure provides information about the qualifications and business practices of Old Oak Financial Planning, Inc. If you have any questions about the contents of this Firm Brochure, please contact us at [mgarbacik@oldoakfinancial.com](mailto:mgarbacik@oldoakfinancial.com). The information in this Firm Brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority.

Old Oak Financial Planning is a Registered Investment Advisor. Registration of an Investment Advisor does not imply any level of skill or training. The oral and written communications of a Registered Investment Advisor provides you with information to help you determine to hire or retain a Registered Investment Advisor.

Additional information about Old Oak Financial Planning, Inc. also is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## Item 2 – Material Changes

On July 28, 2010, the United State Securities and Exchange Commission published “Amendments to Form ADV” which amends the disclosure document that we provide to clients as required by SEC Rules. This Firm Brochure dated January 1, 2025 is a new document prepared according to the SEC’s new requirements and rules. As such, this document is materially different in structure and requires certain new information that our previous Firm Brochure did not require. Another material change is the change in registration for Old Oak Financial Planning. On October 16, 2019 our firm changed registration from the State of Michigan to the Securities and Exchange Commission (SEC).

In the future, this Item will discuss only specific material changes that are made to the Firm Brochure and provide clients with a summary of such changes. We will also reference the date of our last annual update of our Firm Brochure.

In the past we have offered or delivered information about our qualifications and business practices to clients at least annually. Pursuant to new SEC Rules, we will ensure that you receive a summary of any material changes to this and subsequent Firm Brochures within 120 days of the close of our business’s fiscal year. We may further provide other ongoing disclosure information about material changes as necessary.

We will further provide you with a new Firm Brochure as necessary based on changes or new information, at any time, without charge.

Currently, our Firm Brochure may be requested by contacting Mark E. Garbacik, Compliance Officer at 810-220-4400 or [mgarbacik@oldoakfinancial.com](mailto:mgarbacik@oldoakfinancial.com). Our Firm Brochure is also available on our web site [www.oldoakfinancial.com](http://www.oldoakfinancial.com) free of charge.

Additional information about Old Oak Financial Planning, Inc. is also available via the SEC’s web site [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). The SEC’s web site provides information about any persons associated with Old Oak Financial Planning, Inc. who are registered, or are required to be registered, as Investment Advisor Representatives of Old Oak Financial Planning, Inc.

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## **Item 4 – Advisory Business**

Old Oak Financial Planning Inc. (Old Oak) is an independent, fee-based financial planning firm that was incorporated on January 1, 1995. The principal owner, Mark E. Garbacik is a Certified Financial Planner (CFP) and has been since 1992. Old Oak is a registered investment advisor that uses a holistic approach to planning which means they look at your total financial picture.

As of January 1, 2025, Old Oak had total assets under management of \$153,328,261. Of this amount, \$101,166,255 is managed on a discretionary basis and \$52,162,006 is managed on a non-discretionary basis.

Old Oak Financial Planning and its Investment Advisors are fiduciaries, and they will provide financial advice that is in the best interest of the client. In addition, we will give this best-interest advice for reasonable compensation and make no misleading statements about investment transactions, compensation, or conflicts of interest.

The types of Advisory services offered by Old Oak are as follows:

- **Comprehensive Financial Planning**
- **Investment Management**
- **Modular Plans**

**Comprehensive Financial Planning** involves gathering detailed information from each client about his or her financial objectives, income, assets, liabilities, budget, insurance needs, tax liabilities, estate plan, investments, and other financial concerns. Some of these financial concerns are the educational needs of their children, new business ventures, and personal goals. The information collected is organized and analyzed by Old Oak. The client is then presented with a customized, written report which may include recommendations concerning cash flow, tax planning, investments, retirement, education, insurance, and estate planning.

**Investment Management** is an advisory service for clients that want active management of their investments. Active investment management entails ongoing monitoring of client's investment portfolios, reporting to the client via portfolio statements and discussion with the client regarding recommended changes to the portfolio. This service consists primarily of "no load" mutual funds, exchange traded funds (etfs) and individual stocks and bonds. However, in the course of providing investment advice, Old Oak may consider any investment that the client asks us to analyze.

Old Oak Financial Planning tailors its advisory services to the individual needs of the client. Clients are asked to fill out an Investment Questionnaire that depicts the level of investment risk they are willing to take. They may impose restrictions on investing in certain securities or types of securities and may indicate these restrictions on the Investment Questionnaire.

**Modular Plans** are used for clients just starting out or on a budget. These focused plans concentrate on one area or issue of concern. For example, a young client on a budget may want to start an IRA. Cost is based on an hourly rate.

### **Item 5 – Fees and Compensation (All fees are subject to negotiation.)**

**Comprehensive Financial Planning** fees are for the data and design of a detailed financial plan, tailored to the individual needs of clients. The amount of the fee depends on the complexity of the financial plan. The minimum fee is \$800. These fees are not deducted from client’s assets. One half of the fee is payable upon the signing of this agreement and the balance is due upon delivery of the written financial plan. Advanced fee payments will not exceed \$1,200 for work that will not be completed within six months.

**Investment Management** fees are generally billed on a quarterly basis. Clients are billed in advance each calendar quarter and the fees are directly debited from client accounts.

Management fees shall be prorated for each capital contribution and withdrawals made during the applicable calendar quarter. Accounts initiated or terminated during a calendar quarter will be charged a prorated fee. Upon termination of any account, any prepaid, unearned fees will be promptly refunded, and any earned, unpaid fees will be due and payable.

#### **Our negotiable fee schedule is as follows:**

|                         |   |
|-------------------------|---|
| \$0 - \$500,000         | 1.25% of the investment account balance |
| \$500,000 - \$1 million | 1.00% of the investment account balance |
| \$1 million plus        | .75% of the investment account balance  |

Old Oak’s investment management fees are exclusive of brokerage commissions, transaction fees, and other related costs and expenses which may be incurred by the client. Clients may incur certain charges imposed by custodians, brokers, or third parties. Third party charges include fees charged by managers, custodial fees, deferred sales charges, odd-lot differentials, transfer taxes, wire transfer and electronic fund fees, and other fees and taxes on brokerage accounts and securities transactions. Mutual funds and exchange traded funds also charge internal management fees, which are disclosed in a fund’s prospectus.

Such charges, fees and commissions are exclusive of and in addition to Old Oak's fee and Old Oak does not receive any portion of these commissions, fees, and costs.

Item 12 further describes the factors that Old Oak considers in selecting or recommending broker-dealers for client transactions and determining the reasonableness of their compensation (e.g., commissions).

Old Oak primarily recommends "no load" mutual funds, exchange traded funds (ETFs) and individual stocks and bonds. Clients have the option to purchase investment products that we recommend through other brokers or agents that are not affiliated with Old Oak.

**Hourly Fees** are \$125 per hour. This fee is for services such as financial plan reviews, monitoring of client's current financial situation (i.e. household budget, net worth statement), specific planning items (i.e. calculation of IRA required minimum distributions) and entry level planning situations.

## **Item 6 – Performance-Based Fees and Side-By-Side Management**

Old Oak does not charge any performance-based fees (fees based on a share of capital gains or capital appreciation of the assets of a client).

## **Item 7 – Types of Clients**

Old Oak provides portfolio management services to individuals and high net worth individuals. We do not have a minimum account size for opening or maintaining an account.

## **Item 8 – Methods of Analysis, Investment Strategies and Risk of Loss**

Old Oak employs a wide range of methods to evaluate investments and manage portfolios, including fundamental and technical analysis, studies of price trends and analysis of economic, market, industry, firm and product cycles and trends.

**Fundamental Analysis** – is about using real data to evaluate a security's value. For example, an investor can perform fundamental analysis on a bond's value by looking at economic factors, such as interest rates and the overall state of the economy, and information about the bond issuer. For assessing stocks, this method uses revenues, earnings, future growth, return on equity, profit margins and other data to determine a company's underlying value and potential for future growth. In terms of stocks, fundamental analysis focuses on the financial statements of the company being evaluated.

**Technical Analysis** - is a method of evaluating securities by analyzing statistics generated by market activity such as past prices and volume. Technical analysts use charts and graphs to identify patterns that can suggest future activity.

**Fundamental Versus Technical Analysis** – In a shopping mall, a fundamental analyst would go to each store, study the product that was being sold, and then decide whether to buy it or not. By contrast, a technical analyst would sit on a bench in the mall and watch people go into the store. The technical analyst’s decision would be based on the patterns or activity of people going into each store.

**Investment Strategies** – Old Oak manages portfolios through Asset Allocation to help clients achieve their goals as part of their overall financial planning.

Old Oak primarily uses mutual funds, exchange traded funds (ETFs) and individual stocks and bonds to manage portfolios. Mutual funds and exchange traded funds are primarily a collection of stocks and/or bonds. Like mutual funds, ETFs offer investors a way to pool their money in a fund that makes investments in stocks, bonds, or other assets and, in return, to receive an interest in that investment pool.

ETFs are similar in many ways to mutual funds, except that ETFs are bought and sold throughout the day on stock exchanges. Mutual funds, on the other hand are priced once, at the end of the trading day, regardless of when you buy or sell the fund.

**Mutual Fund and ETF Prospectus** – This is a document that details the investment objectives and strategies of a particular fund or ETF, as well as the finer points of the fund’s past performance.

By law, all prospectuses must contain the following sections: Investment Objectives, Investment Strategies, Risks of Investing in the Fund (credit risk, interest rate risk, market risk), Past Performance (past performance is not an indicator of future performance), Distribution Policy (tax implications of investing in mutual funds), Fees and Expenses, and Fund Management.

You can obtain a mutual fund or ETF prospectus from the fund companies, a financial planner or adviser.

Investing in securities involves risk of loss that clients should be prepared to bear.

## **Item 9 – Disciplinary Information**

Registered Investment Advisor Representatives are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of Old Oak or the integrity of Old Oak’s management.

The following items are material for this section:

- A. A criminal or civil action in any court.
- B. An administrative proceeding before the SEC, any other federal regulatory agency, any state agency, or any foreign financial regulatory authority.
- C. A self-regulatory organization (SRO) proceeding.

None of these material items are applicable to Old Oak Financial Planning or its advisors.

## **Item 10 – Code of Ethics, Participation or Interest in Client Transactions and Personal Trading**

Old Oak has adopted a Code of Ethics for all supervised persons of the firm describing its high standard of business conduct, and fiduciary duty to its clients. The Code of Ethics includes provisions relating to the confidentiality of client information. It also includes a prohibition on insider trading, restrictions on the acceptance of significant gifts and the reporting of certain gifts and business entertainment items, and personal securities trading procedures, among other things. All supervised persons at Old Oak must acknowledge the terms of the Code of Ethics annually, or as amended.

Old Oak anticipates that, in appropriate circumstances and consistent with client's investment objectives, Old Oak will recommend to investment advisory clients or prospective clients, the purchase or sale of securities in which Old Oak, its representatives and/or clients, directly or indirectly, have a position of interest. Old Oak's employees and persons associated with Old Oak are required to follow Old Oak's Code of Ethics. Subject to satisfying this policy and applicable laws, officers, directors and employees of Old Oak and its representatives may trade for their own accounts in securities which are recommended to and/or purchased for Old Oak's clients. The Code of Ethics is designed to assure that the personal securities transactions, activities and interests of the employees of Old Oak will not interfere with (i) making decisions in the best interest of advisory clients and (ii) implementing such decisions while, at the same time, allowing employees to invest for their own accounts. The Code of Ethics requires pre-clearance of many transactions and restricts trading in close proximity to client trading activity. Nonetheless, because the Code of Ethics in some circumstances would permit employees to invest in the same securities as clients, there is a possibility that employees might benefit from market activity by a client in a security held by an employee. Employee trading is continually monitored under the Code of Ethics to reasonably prevent conflicts of interest between Old Oak and its clients.

Certain affiliated accounts may trade in the same securities with client accounts on an aggregated basis when consistent with Old Oak's obligation of best execution. In such circumstances, the affiliated and client accounts will share commission costs equally and receive securities at a total average price. Old Oak will retain records of the trade order (specifying each participating account) and its allocation, which will be completed prior to the entry of the aggregated order. Completed orders will be allocated as specified in the initial trade order. Partially filled orders will be allocated on a pro rata basis. Any exceptions will be explained on the order.

Old Oak's clients or prospective clients may request a copy of the firm's Code of Ethics by contacting Mark E Garbacik.

It is Old Oak's policy that the firm will not affect any principal or agency cross securities transactions for client accounts. Old Oak will also not cross trade between client accounts. Principal transactions are generally defined as transactions where an advisor, acting as principal for its own account or the account of an affiliated broker-dealer, buys from or sells any security to any advisory client. A principal transaction may also be deemed to have occurred if a security is crossed between an affiliated hedge fund and another client account. An agency cross transaction is defined as a transaction where a person acts as an Investment Advisor Representative in relation to a transaction in which the Investment Advisor Representative, or any person controlled by or under common control with the Investment Advisor, acts as broker for both the advisory client and for another person on the other side of the transaction. Agency cross transactions may arise where an Investment Advisor is dually registered as a broker-dealer or has an affiliated broker-dealer.

Regarding the trading of securities, all rules and regulations of the Investment Advisers Act of 1940 and the State of Michigan Securities statutes will be strictly enforced.

The Investment Advisor will not permit insider trading and the following measures will apply to Old Oak:

- Restrict who has access to files.

- Provide education programs to all Investment Advisors.

- Restrict or monitor trading of securities for all Investment Advisors who may have access to inside information.

- Require that Investment Advisors report all securities transactions to the firm.

## **Item 11 – Brokerage Practices**

A soft dollar arrangement is one in which the investment manager directs the commission generated by a transaction towards a third party or in-house party in exchange for services that are for the benefit of the client but are not client directed.

Soft dollar benefits are not limited to those clients who may have generated a particular benefit although certain soft dollar allocations are connected to particular clients or groups of clients. Soft dollar benefits are not proportionally allocated to any accounts that may generate different amounts of the soft dollar benefits.

Old Oak may or may not recommend that clients establish brokerage accounts with the Schwab Institutional division of Charles Schwab & Co., Inc. (Schwab), a registered broker-dealer, member SIPC, to maintain custody of client's assets and to effect trades for their accounts. Old Oak is independently owned and operated and is not affiliated with Schwab. Schwab provides Old Oak with access to its institutional trading and custody services, which are typically not available to Schwab retail investors. These services generally are available to independent investment Advisors on an unsolicited basis, at no charge to them. These services are not contingent upon Old Oak committing to Schwab any specific amount of business (assets in custody or trading). Schwab's services include brokerage, custody, research, and access to mutual funds and other investments that are generally available only to institutional investors or would require a significantly higher minimum initial investment.

For Old Oak's client accounts maintained in its custody, Schwab generally does not charge separately for custody but is compensated by account holders through commissions or other transaction-related fees for securities trades that are executed through Schwab or that settle into Schwab accounts. Old Oak, however, does not receive any compensation from these commissions or transaction-related fees.

Schwab also makes available to Old Oak other products and services that benefit Old Oak but may or may not benefit its client's accounts. Some of these other products and services assist Old Oak in managing and administering client's accounts. These include software and other technology that provide access to client account data (such as trade confirmations and account statements); facilitate trade execution (and allocation of aggregated trade orders for multiple client accounts); provide research, pricing information and other market data; facilitate payment of Old Oak's fees from its client's accounts; and assist with back-office functions, recordkeeping and client reporting. Many of these services generally may be used to service all or a substantial number of Old Oak's accounts, including accounts not maintained at Schwab Institutional.

Schwab Institutional also makes available to Old Oak other services intended to help Old Oak manage and further develop its business enterprise. These services may include consulting, publications and conferences on practice management, information technology, business succession, regulatory compliance, and marketing. In addition, Schwab may make available, arrange and/or pay for these types of services rendered to Old Oak by independent third parties. Schwab Institutional may discount or waive fees it would otherwise charge for some of these services or pay all or a part of the fees of a third-party providing these services to Old Oak. As a fiduciary, Old Oak endeavors to act in its client's best interests, and Old Oak's recommendation that clients maintain their assets in accounts at Schwab may be based in part on the benefit to Old Oak of the availability of some of the foregoing products and services and not solely on the nature, cost or quality of custody and brokerage services provided by Schwab, which may create a potential conflict of interest.

It should be noted, however, that Old Oak may not use all of these services. The extent that Old Oak uses these services varies. For example, Old Oak does not use consulting services and most of our research is done without Schwab's resources (at Old Oak's expense). Currently, Old Oak does not use brokers other than Schwab as we feel the simplicity of one broker (as opposed to many) and the reasonableness of their commissions, (compared to other brokers) makes for better client services. This includes consideration of security pricing, commissions, execution assistance and soft dollar benefits.

No load mutual funds, exchange traded funds, individual stocks and bonds, commercial paper, certificates of deposit, variable annuities and U.S. government securities are purchased through the facilities of Schwab Institutional, a division of Charles Schwab and Company, Inc. Schwab Institutional charges transaction fees on some mutual fund purchases and on some individual stock and bond transactions when they (Schwab Institutional) execute the trades. The Client is notified by Schwab as well as the Investment Advisor Representative about these transaction charges before Schwab executes the trades. Old Oak, however, does not receive any compensation from these commissions or transaction-related fees.

**Brokerage for Client Referrals** – Old Oak does not receive client referrals from a broker-dealer or from a third party.

**Directed Brokerage** – Directed brokerage means that a client would direct Old Oak to execute transactions through a specified broker-dealer. Old Oak does not permit clients to direct brokerage.

## **Trade Allocation Policy**

In the majority of cases, our Investment Advisor Representatives do not aggregate trade orders because the bulk of our trading is with mutual funds which usually price once, at the end of the trading day. Our Investment Advisor Representatives use an asset allocation system based on their client's answers on a Risk Tolerance Form.

In situations where we do aggregate orders (individual stock trades, for example) Old Oak Investment Advisor Representatives use the pro rata allocation system. Trades are allocated among client accounts based on account size. So, all participating accounts receive an allocation from an allocated order, but this could result in certain accounts receiving very small allocations.

In any event, our Investment Advisor Representatives do not give one client or group of clients preference over the others. This is particularly true when Investment Advisor Representatives trade the same security for several client accounts.

In the unlikely event that an Investment Advisor Representative was to deviate from this trade allocation policy, they would need to obtain approval from the Chief Compliance Officer and provide a written explanation as to why such deviation was necessary and appropriate.

## **Item 12 – Review of Accounts**

Investment Advisory clients have their accounts maintained on the Investment Advisor's computerized systems. Client accounts are reviewed by the following Old Oak Investment Advisor Representatives at least quarterly.

Mark E. Garbacik –Chief Executive Officer/Chief Investment Officer/Chief Compliance Officer

The review of client accounts includes written reports that detail current value, asset allocation, rates of return and recommended portfolio changes. Old Oak clients also receive quarterly account statements from Charles Schwab & Company. As mentioned in the custody section of this brochure, each account report from Old Oak includes the following statement: Clients are urged to compare their Charles Schwab & Company account statements with this statement.

In addition, Old Oak Investment Advisor Representatives employ a value-added approach with each client review. Value added discussions address topics such as meeting retirement goals, tax strategies, beneficiary updates, insurance analysis and college education funding.

### **Item 13 – Client Referrals and Other Compensation**

Old Oak does not receive an economic benefit from non-clients for providing investment advice or other advisory services to our clients. (Economic benefits include items such as sales awards and other prizes but do not include salary.) In addition, Old Oak does not compensate others or receive compensation from others for client referrals.

### **Item 14 – Custody**

Clients receive quarterly statements from Charles Schwab & Company, the custodian that holds and maintains client’s investment assets. As stated in Item 5, Old Oak does employ direct fee deduction from client accounts for payment of management fees. This is a form of custody. Old Oak does not, however, maintain custody of client funds or securities. Old Oak urges you to carefully review your quarterly Charles Schwab statements and compare such official custodial records to the account statements that we provide to you.

Our statements may vary from custodial statements based on accounting procedures, reporting dates, or valuation methodologies of certain securities.

### **Item 15 – Investment Discretion**

Old Oak usually receives discretionary authority from the client at the outset of an advisory relationship to select the identity and amount of securities to be bought or sold. This authority is granted in writing, on a contract signed by both Client and Investment Advisor Representative.

In all cases, however, such discretion is to be exercised in a manner consistent with the stated investment objectives for that particular client account.

If Old Oak receives non-discretionary authority from clients, then Old Oak will be required to notify the client before making, ordering, and directing any and all transactions involving the portfolio assets in client’s name and for the client’s account as fully as the client could do.

When selecting securities and determining amounts, Old Oak observes the investment policies, limitations, and restrictions of the clients for which it advises. For registered investment companies, Old Oak’s authority to trade securities may also be limited by certain federal securities and tax laws that require diversification of investments and favor the holding of investments once made.

Investment guidelines and restrictions must be provided to Old Oak in writing.

## **Item 16 – Voting Client Securities**

As a matter of firm policy and practice, Old Oak does not have any authority to and does not vote proxies on behalf of advisory clients. Clients retain the responsibility for receiving and voting proxies for any and all securities maintained in client portfolios. Old Oak may provide advice to clients regarding the client’s voting of proxies. Clients receive their proxies directly from Charles Schwab & Company.

## **Item 17 – Financial Information**

**Disclosure** - Registered Investment Advisor Representatives are required in this Item to provide you with certain financial information or disclosures about Old Oak’s financial condition. Advance fee payments will not exceed \$1,200 for work that will not be completed within six months. Old Oak has no financial commitment that impairs its ability to meet contractual and fiduciary commitments to clients and has not been the subject of a bankruptcy proceeding.

**Cybersecurity** – Confidentiality and the security of personal and financial information of our clients is the highest priority at Old Oak Financial Planning. We have multiple layers of security protection in place to protect clients, employees, and our company. We have a sustainable Cybersecurity Plan that is centered upon:

- A Culture of Accountability – Every level of our organization is accountable for cybersecurity and our employees are aware that protecting information is a shared responsibility.
- Consistency – We ensure there is consistency in our standards, framework, and approach to defend against cyber threats. How an institution is organized influences how well they prevent, detect, and mitigate against cybercrime.
- A Strong Measurement Program – We continually review and analyze our security solutions, identify potential vulnerabilities, and determine how to best utilize our security resources.

Our Cybersecurity Plan includes:

- Frequent testing and review of our backup and cybersecurity and privacy procedures to reduce the risk of cybersecurity attacks.
- Company reviews to ensure the effectiveness of our prevention, detection, and incident management processes, policies, and procedures.

We have an Old Oak Financial Planning Privacy Policy (next page) that we send out annually to existing clients and provide to new and prospective clients.

## OLD OAK FINANCIAL PLANNING - Privacy Policy

Old Oak Financial Planning has always been committed in maintaining client confidentiality in accordance with the Gramm-Leach-Bliley (GLB) Act passed by Congress which deals in part with how financial institutions treat your personal financial information. The basis of each client relationship at Old Oak is built on trust. We guard that relationship with great care, beginning with the information you have chosen to share with us. We appreciate this opportunity to clarify our privacy practices for you as a result of this law.

For ease of reading, we will refer to information that personally identifies you or your accounts as “personal information”.

- ◆ **We do not sell your personal information to anyone.**
- ◆ **We do not disclose your personal information to third parties except as required or permitted by law and unless you have specifically requested us to do so.**  
Examples of this would be to cooperate with regulators or law enforcement authorities or to resolve consumer disputes.
- ◆ **We do collect personal information in the normal course of business in an effort to administer your accounts and serve you better.** This includes:
  - Application and registration information
  - Transaction information
- ◆ **We have a cybersecurity plan consistent with keeping client information protected.**
- ◆ **We use your personal information to fulfill our regulatory obligations and to help us serve you better.**  
For example, we may use your personal information to provide faster, more convenient services.
- ◆ **Confidentiality and security of your personal information is important to us.**  
Access to your personal information by our employees is for business purposes only. Our employees are trained and required to safeguard such information.  
We maintain physical, electronic, and procedural safeguards to guard your personal information.
- ◆ **We make every effort to keep your personal information accurate and up to date. Protecting your personal information is an ongoing effort.**  
If any of your personal information is inaccurate or incorrect, please notify us immediately.
- ◆ **Any changes in our information sharing practices will be communicated to you.**  
In the future, if it is necessary to disclose any of your personal information in a manner that is not consistent with this policy, you will receive advanced notice of the proposed change so that you will have the opportunity to opt out of such disclosure.

With regards to the oldoakfinancial.com website, for non-personal information our site creates a temporary data file commonly known as a cookie, which allows you to view some of our disclosure information. It may also track the areas of our website that you visit. However, when you close your browser, this cookie is automatically deleted from your system. We may collect information regarding the internet provider from which you are connecting to our site, such as AOL or MSN. We may also track the website from which you linked to our site. This information is used statistically and not to identify individuals.

When using secure areas of this website to provide or access your personal information, the information is encrypted, making it indecipherable to third parties. Your browser will indicate that you are in a secure area by displaying a locked padlock in the bottom of the screen. Internet connections cannot be guaranteed to be 100% secure. We have taken all reasonable measures to protect the information entered and accessed on the website. However, we cannot be liable for unintentional disclosure of information.

Please call us at (810) 220-4400 with any questions you may have.  
*(Federal law requires all clients receive our Privacy Policy annually and Security & Exchange Commission requires all clients receive our Firm Brochure annually.)*

**Please Note:** Our Firm Brochure; ADV– Part 2, Privacy Policy, Code of Ethics and Client Relationship Summary are available upon request.

# Brochure Supplement

Form ADV Part 2B

## Item 1. Cover Page

### Mark E. Garbacik, CFP

*Chief Executive Officer/Chief Investment Officer/Chief Compliance Officer*

Old Oak Financial Planning, Inc.  
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This Brochure Supplement provides information about Mark E. Garbacik that supplements the Old Oak Firm Brochure. You should have received a copy of that Firm Brochure. Please contact Mark E. Garbacik, Compliance Officer, if you did not receive Old Oak's Firm Brochure or if you have any questions about the contents of this supplement.

Additional information about Mark E. Garbacik is also available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## Item 2 – Educational Background and Business Experience

Birth Date: November 20, 1961

College for Financial Planning, Certified Financial Planning (CFP) 1992.

### **Business Background:** 29 years in the securities industry

Old Oak Financial Planning, Inc. – (2005- present)  
Chief Executive Officer (Jan 2022 – present)  
Chief Investment Officer (Jan 2022 – present)  
Chief Compliance Officer (July 2017 - present)

Mark E. Garbacik is a Certified Financial Planner. The minimum qualifications required for the CFP designation are as follows:

# CFP® Certification Requirements

## Examination

The CFP Certification Examination is a 10-hour multiple choice exam, divided into one four-hour session (Friday afternoon) and two three-hour sessions (Saturday). The exam includes three major case problems and is designed to assess the student's ability to apply his or her knowledge of the aforementioned areas to financial planning situations. The exam was set as a requirement in 1993 and at that time CFPs were grandfathered without having to pass this exam. Prior to 1993 the certification exam(s) consisted of six 4 month study topics with a four-hour exam following each topic for a total of two years of study and 24 hours of exams which included both multiple choice and written analysis of case studies.

## Education

CFP® professionals must develop their theoretical and practical financial planning knowledge by completing a comprehensive course of study at a college or university offering a financial planning curriculum approved by CFP Board. Other options for satisfying the education component include submitting a transcript review or previous financial planning-related course work to CFP Board for review and credit or showing the attainment of certain professional designations or academic degrees.

## Experience

CFP® professionals must have three years minimum experience in the financial planning process prior to earning the right to use the CFP® certification marks. As a result, CFP® practitioners possess financial counseling skills in addition to financial planning knowledge.

## Ethics

As a final step to certification, CFP® practitioners agree to abide by a strict code of professional conduct, known as CFP Board's Code of Ethics and Professional Responsibility, that sets forth their ethical responsibilities to the public, clients and employers. CFP Board also performs a background check during this process, and each individual must disclose any investigations or legal proceedings related to their professional or business conduct.

## Item 3 – Disciplinary Information

There are no legal or disciplinary events to report.

## Item 4 – Other Business Activities

Mark E. Garbacik writes the company newsletter: **Financial Planning Issues**

This newsletter is distributed to clients and potential clients on a quarterly basis. Where appropriate, sources of contributing information in the newsletter are cited.

## **Item 5 – Additional Compensation**

Mark E. Garbacik has additional business activities that are detailed in Item 4 above. He does not receive compensation for the newsletter.

Mark E. Garbacik does not receive any economic benefit such as sales awards and other prizes for providing investment advisory services. He does, however, receive some soft dollar benefits as explained in the main, Firm Brochure under Item 11 – Brokerage Practices.

## **Item 6 – Supervision**

Old Oak Financial Planning, Inc.'s Compliance Department periodically reviews Mark E. Garbacik's activities regarding his investment and financial planning advice. The Compliance Department also reviews his contributions of research and commentary to the above referenced newsletter.

Mark E. Garbacik is the firm's Chief Investment Officer. Ultimately, Mark E. Garbacik is responsible for supervision of individuals providing investment and financial planning advice to clients. He can be reached at 810-220-4400.

# Brochure Supplement

Form ADV Part 2B

## Item 1. Cover Page

### Stacy R. Starr

*Portfolio Manager*

Old Oak Financial Planning, Inc.  
7077 Fieldcrest Drive, Suite 400  
Brighton, MI 48116  
810-220-4400

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

This Brochure Supplement provides information about Stacy R. Starr that supplements the Old Oak Firm Brochure. You should have received a copy of that Firm Brochure. Please contact Mark E. Garbacik, Compliance Officer, if you did not receive Old Oak's Firm Brochure or if you have any questions about the contents of this supplement.

Additional information about Stacy R. Starr is also available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## Item 2 – Educational Background and Business Experience

Birth Date: August 11, 1991

**Series 65 Examination** – this is an exam and securities license required for individuals to act as investment advisors in the U.S. The exam covers laws, regulations, ethics, and various topics important to the role of financial advisor. Mr. Starr passed this exam in July of 2022.

Bachelor of Arts in Psychology, Albion College – Class of 2013

Old Oak Financial Planning, Inc – (2022-present)

Quicken Loans/Rocket Mortgage, Detroit Michigan

April 2014 – June 2022

Mortgage Loan Originator (April 2014 – February 2016)

Training Consult (February 2016 – November 2019)

National Account Executive (November 2019 – June 2022)

### **Item 3 – Disciplinary Information**

There are no legal or disciplinary events to report.

### **Item 4 – Other Business Activities**

Stacy R. Starr is dedicated to the investment advisory activities of Old Oak Financial Planning's clients. Mr. Starr does not have any other business activities.

### **Item 5 – Additional Compensation**

Stacy R. Starr is dedicated to the investment advisory activities of Old Oak Financial Planning's clients. Mr. Starr does not receive any additional forms of compensation

Mr. Starr does not receive any economic benefit such as sales awards and other prizes for providing investment advisory services. He does, however, receive some soft dollar benefits as explained in the main Firm Brochure under Item 11 – Brokerage Practices.

### **Item 6 – Supervision**

Old Oak Financial Planning, Inc.'s Compliance Department periodically reviews Stacy R. Starr's activities regarding his investment and financial planning advice. The Compliance Department also reviews his contributions of research and commentary to the Financial Planning Issues newsletter.

Mark E. Garbacik is the firm's Chief Investment Officer. Ultimately, Mark E. Garbacik is responsible for supervision of individuals providing investment and financial planning advice to clients. He can be reached at 810-220-4400.