Live Oak Family Offices LLC
Customer Relationship Summary - August 2026

Item 1. Introduction

Live Oak Family Offices LLC ("LOFO") is an investment adviser registered with the U.S. Securities and Exchange Commission. Investment advisory and brokerage services and fees differ; therefore, it is important for you to understand the differences. Free and simple tools are available to research firms and financial professionals (also referred to as Investment Adviser Representatives; "IARs") at Investor.gov/CRS, which also provides educational materials about investment advisers, broker-dealers, and investing.

Item 2. Relationships and Services

"What investment services and advice can you provide me?"

Description of Services and Monitoring: We primarily provide investment advisory services to retail investors, including portfolio management, and selection of other advisers. For clients to whom we provide portfolio management services, we offer management fee plus transaction accounts, which we monitor continuously, but at a minimum on a quarterly basis. As part of our standard services, each IAR reviews their client accounts regularly, but at least quarterly, and meets with clients at their request. Factors that trigger reviews include changes to our investment recommendations, changes in market conditions, and changes to your financial situation and/or investment needs.

Investment Authority: LOFO offers our portfolio management accounts on both a ***discretionary*** and ***non-discretionary*** basis. Discretionary portfolio management allows us the limited authority to buy and sell investments in your account without asking you each time a transaction is placed. With non-discretionary portfolio management, we provide investment recommendations but require your approval to proceed. You make the ultimate decision regarding the purchase or sale of investments. Our level of authority is determined at the beginning of our relationship with you in our advisory agreement but can be changed upon request.

Investment Offerings: While we can advise on any investment asset, our investment recommendations are primarily related to investments in equities (ETFs), pooled investment vehicles, bonds, and cash equivalents. As a condition for starting and maintaining a relationship, we may impose a minimum portfolio value, which LOFO may, at its discretion, make exceptions to or negotiate special fee arrangements.

Additional Information: For additional Information, please see our Form ADV Part 2A (with special emphasis on Items 4, 7, and 16 of Part 2A), available at https://adviserinfo.sec.gov/firm/summary/141570

Conversation Starters*
- 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?

Item 3. Fees, Costs, Conflicts, and Standard of Conduct

"What fees will I pay?"

LOFO' fees are based on the types of services we provide.

For portfolio management, we charge an ongoing asset-based fee. The fee is charged as a percentage 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.

Our services also include a Third-Party Money Manager Referral Program. LOFO has arrangements with independent money managers and/or registered investment advisors who provide management services on a discretionary and non-discretionary basis as a co-advisor. The fees will be established pursuant to the third-party money manager's agreement with the client.

Other Fees and Costs: Some investments, such as mutual funds and ETFs, impose additional fees that will reduce the value of your investments over time. Those fees may include fund expenses and surrender charges. You may also pay other fees to the custodian of your assets. These include, but may not be limited to, ticket charges on transactions, fees for wire transfers, stop payments, IRA maintenance, duplicate check or statement copies, overnight deliveries, returned checks, and asset transfers.

Additional Information: 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 (Item 5), available at https://adviserinfo.sec.gov/firm/summary/141570.

Conversation Starters*
- 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 have to 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 interests. You should understand and ask us about these conflicts because they can affect the investment advice we provide you. Here are some examples to help you understand what this means.

Our primary custodian for retail investors provides certain research or other investment management tools without charge for maintaining client assets with them. The receipt of such economic benefits by us or our IARs in and of itself creates a potential conflict of interest and may indirectly influence our recommendation of a particular custodian for custody and brokerage services. We generate revenues from our asset management services as described above.

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

These arrangements and additional information about other conflicts of interest are discussed in more detail in our Form ADV Part 2A, available at https://adviserinfo.sec.gov/firm/summary/141570.

"How do your financial professionals make money?"

Our IARs are compensated through salaries and/or a portion of revenue we receive for the advisory services we provide. The portion paid to your IAR generally does not vary based on the type of investments that are recommended.

Item 4. Disciplinary History

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

Yes. We invite you to visit Investor.gov/CRS for a free and simple search tool to research our Firm and IARs.

Conversation Starters*
- As a financial professional, do you have any disciplinary history?
- For what type of conduct?

Item 5. Additional Information

Additional information about our investment advisory services is in our Form ADV Brochure on Investor.gov or adviserinfo.sec.gov. Alternatively, you can call LOFO at (614) 266-8192 to speak with us directly and request a copy of this relationship summary.

Conversation Starters*
- 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?