

OxenFree Capital LLC
dba OxenFree Financial
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FORM CRS

OxenFree Capital LLC is registered with the Securities and Exchange Commission as an investment adviser and, as such, we provide advisory services rather than brokerage services. Brokerage and investment advisory services and fees differ and it is important for you, our client, to understand the differences. Additionally, free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing. This document is a summary of the services and fees we offer to "retail" investors, which are natural persons who seek or receive services primarily for personal, family, or household purposes.

What investment services and advice can you provide me?

We offer the following investment advisory services to retail investors: **Financial Planning Services; Portfolio Management Services; Financial Coaching Services; Educational seminars/workshops; Asset Allocation Services; Advisory Consulting Services; Estate Planning Facilitation Services; and Advanced Tax Strategy Facilitation Services.** Detailed information regarding our services, fees and other disclosures can be found in our Form ADV Part 2A Items 4, 7, and 8 by clicking this link [<https://adviserinfo.sec.gov/>].

Account Monitoring: If you open an investment account with our firm, as part of our standard service we will monitor your investments on a monthly basis.

Investment Authority: We manage investment accounts on a **discretionary** basis whereby **we will decide** which investments to buy or sell for your account. You may limit our discretionary authority (for example, limiting the types of securities that can be purchased or sold for your account) by providing our firm with your restrictions and guidelines in writing.

Investment Offerings:We provide advice on various types of investments. Our services are not limited to a specific type of investment or product.

Account Minimums and Requirements: In general, we do not require a minimum dollar amount to open and maintain an advisory account; however, we have the right to terminate your account if it falls below a minimum size which, in our sole opinion, is too small to manage effectively.

Key Questions to Ask Your Financial Professional

- **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?

The following summarizes the principal fees and costs associated with engaging our firm for investment advisory services. For detailed information, refer to our Form ADV Part 2A, Items 5 and 6 by clicking this link <https://adviserinfo.sec.gov/>.

- **Asset Based Fees** - Payable monthly in arrears. Since the fees we receive are asset-based (i.e. based on the value of your account), we have an incentive to increase your account value which creates a conflict especially for those accounts holding illiquid or hard-to-value assets;
- **Hourly Fees** - Payable In arrears;
- **Fixed Fees** - Clients pay fixed fees if taking advantage of our financial coaching service.
- **Additional Fees** - Clients pay additional fees and/or expenses on expense ratios on ETFs and Mutual Funds.
- **Estate Planning Facilitation Fees** - If you engage us for estate planning facilitation services, you will pay a fee directly to our firm. These fees are separate from and in addition to our investment advisory fees. We do not provide legal services. Legal services are provided by an independent third-party provider, Estate Guru
- **Advanced Tax Strategy Facilitation Fees** - Certain optional advanced tax strategy services are offered through independent third-party firms, including Equity Advisors, LLC (an investment adviser) and Tax Strategies Marketing, LLC. If you engage these services, you will pay fees directly to those third-party firms. In certain circumstances, our firm or its affiliates receive compensation in connection with the referral of these services, which creates a conflict of interest because we have an incentive to recommend them. This compensation does not apply to general tax planning advice included within our advisory services.

Examples of the most common fees and costs applicable to our clients are:

- Custodian fees;
- Account maintenance fees;
- Fees related to mutual funds and exchange-traded funds;
- Transaction charges when purchasing or selling securities; and
- Other product-level fees associated with your investments

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.

Key Questions to Ask Your Financial Professional

- **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.

- ***Third-Party Payments***: Persons providing investment advice on behalf of our firm are licensed as independent insurance agents. These persons will earn commission-based compensation for selling insurance products. Insurance commissions are separate and in addition to our advisory fees. This practice presents a conflict of interest because they have an incentive to recommend insurance products to you for the purpose of generating commissions rather than solely based on your needs.
- ***Affiliated Business Relationship***: OxenFree Tax LLC dba OxenFree Accounting & Tax Service is a separate legal entity under common ownership with our firm and operates from the same office location. We may recommend or coordinate accounting and tax services with this affiliated company. Because of common ownership, we have an incentive to recommend services provided by our affiliate, which creates a conflict of interest.
- ***Advanced Tax Strategy Referral Relationships***: As part of our investment advisory services, we consider tax implications when providing investment and financial planning advice. However, certain optional advanced tax strategy services are provided by independent third-party firms, including Equity Advisors, LLC and related entities such as Tax Strategies Marketing, LLC. You are not required to use these services. Our firm or its affiliates receive compensation only in connection with these referral services, which creates a conflict of interest because we have an incentive to recommend them.

Refer to our Form ADV Part 2A Brochure by clicking this link [<https://adviserinfo.sec.gov/>] to help you understand what conflicts exist.

Key Questions to Ask Your Financial Professional

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

How do your financial professionals make money?

The financial professionals servicing your account(s) are compensated in the following ways: Salary and on advisory fees for assets under management. Financial professionals' compensation is based on the amount of client assets they service.

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

No, for our firm. Yes, for one of our financial professionals. The event is disclosed in either our Form ADV or the specific individual's Form U4. These documents can be found by going to [Investor.gov/CRS](https://investor.gov/CRS).

Key Questions to Ask Your Financial Professional

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

You can find additional information about your investment advisory services and request a copy of the relationship summary at 321-722-7882 or click the link provided <https://adviserinfo.sec.gov/>.

Key Questions to Ask Your Financial Professional

- **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?**