



# OAKWOOD CAPITAL

**600 Highway 169 South  
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(952) 935-4601  
[www.oakwoodcapital.com](http://www.oakwoodcapital.com)**

## ***Corey Pederson, CFP®*, CHFC, CLU, CASL**

Investment Adviser Representative

Located in St. Paul, MN  
(651) 488-3501

### **Form ADV Part 2B – Brochure Supplement**

Effective: January 22, 2025

This brochure supplement (“Supplement Brochure”) dated January 2025 provides information about Corey Pederson that supplements Oakwood Capital, Inc.’s (“OC” or the “Firm”) Form ADV Part 2A (“Firm Brochure”). You should have received a copy of the Firm Brochure. If you did not receive OC’s Firm Brochure or if you have any questions about the contents of this Supplement Brochure, please contact Doug King at (952) 935-4601 or [compliance@oakwoodcapital.com](mailto:compliance@oakwoodcapital.com).

Additional information about Corey Pederson is available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). The site is searchable by a unique identifying number known as a CRD number. Corey Pederson’s CRD number is 2696155.

#### **Item 2: Educational Background and Business Experience**

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**Corey Pederson**

**CRD No. 2696155**

**Born: 1971**

## EDUCATIONAL BACKGROUND

Mr. Pederson is dedicated to advising clients of Oakwood Capital as an investment adviser representative. Mr. Pederson earned a Bachelor of Science in Finance from Moorhead State University. Additional information regarding Mr. Pederson's business background is included below.

## BUSINESS BACKGROUND

12/2015 – Present	Investment Adviser Representative	Oakwood Capital, Inc.
08/2015 – Present	Registered Representative	Oakwood Capital Securities, Inc.
03/1997 – 08/2015	Financial Planner	Northwestern Mutual Investment Services, LLC

## PROFESSIONAL DESIGNATIONS

### *CERTIFIED FINANCIAL PLANNER™ (“CFP®”)*

The program is administered by the Certified Financial Planner Board of Standards Inc. Those with the CFP® designation have demonstrated competency in all areas of finance related to financial planning. Candidates complete studies on over 100 topics, including stocks, bonds, taxes, insurance, retirement planning and estate planning. In addition to passing the CFP® certification exam, candidates must also complete qualifying work experience, agree to adhere to the CFP Board's code of ethics and professional responsibility and financial planning standards and complete 30 hours of continuing education every two years.

### *CHARTERED FINANCIAL CONSULTANT® (ChFC®)*

The Chartered Financial Consultant (ChFC®) program prepares you to meet the advanced financial planning needs of individuals, professionals and small business owners. The ChFC® is issued by The American College, which is accredited by the Commission on Higher Education of the Middle States Association of Colleges and Schools. The ChFC® is issued to professionals who have three (3) years of full-time business experience with in the five (5) years preceding the awarding of the designation. The designee is then required to complete nine (9) required and three (3) elective college-level courses from The American College. The required course of study includes insurance and financial planning, income taxation, planning for retirement needs, investments, and estate planning. The average study time to earn the ChFC® exceeds 450 hours. Designees must then pass a series of written examinations as well as attest and adhere to The American College's Code of Ethics. In addition, the designee is required to complete 30 hours of continuing education every two years through The American College.

### *CHARTERED LIFE UNDERWRITER (“CLU®”)*

CLU® stands for Chartered Life Underwriter and is awarded by The American College. The Chartered Life Underwriter (CLU®) is a designation of insurance expertise, helping gain a significant advantage in a competitive market. This course of study helps by providing in-depth knowledge on the insurance needs of individuals, business owners and professional clients.

The CLU® curriculum focuses on the role of planning for insurance needs. Pre-requisites require the designee to have three (3) years of full-time business experience within the five (5) years preceding the awarding of the designation. Designees must complete eight (8) or more college-level courses, five (5) required and three (3) electives, representing an average study time of 400 hours. Topics for required

courses include insurance and financial planning, life insurance law, estate planning, and planning for business owners and professionals. Elective courses include advanced topics such as income taxes, group benefits, retirement planning, and health insurance. Designees are required to complete 30 hours of continuing education every two (2) years.

*CHARTERED ADVISOR FOR SENIOR LIVING (“CASL<sup>®</sup>”)*

The Chartered Advisor for Senior Living (CASL<sup>®</sup>) designation must meet the experience requirements for The College’s ChFC<sup>®</sup> designation or have three years of experience within the five (5) years preceding the awarding of the designation advising clients on financial and/or practical matters relating to their retirement years or on issues dealing with aging. There are five (5) required courses which are equivalent to fifteen (15) semester credit hours, with final exams required for each course. After earning the designation, the holder must complete fifteen hours of continuing education credits every two years.

**Item 3: Disciplinary Information**

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**There are no legal, civil, or disciplinary events to disclose regarding Mr. Pederson.** Mr. Pederson has never been involved in any investment related regulatory, civil, or criminal action. There have been no client complaints, lawsuits, arbitration claims or administrative proceedings against Mr. Pederson.

Securities laws require an advisor to disclose any instances where the advisor or its advisory persons have been found liable in a legal, regulatory, civil or arbitration matter that alleges violation of securities and other statutes; fraud; false statements or omissions; theft, embezzlement or wrongful taking of property; bribery, forgery, counterfeiting, or extortion; and/or dishonest, unfair, or unethical practices. **As previously noted, there are no legal, civil or disciplinary events to disclose regarding Mr. Pederson.**

However, we do encourage you to independently view the background of Mr. Pederson on the Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching with his full name or his Individual CRD No. 2696155.

**Item 4: Other Business Activities**

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Mr. Pederson is a registered representative with Oakwood Capital Securities, Inc. (“OCS”), an SEC registered broker-dealer, member of FINRA and affiliate of Oakwood Capital, Inc. In such capacity, Mr. Pederson sells securities through OCS and receives commissions. The potential for receipt of commissions and other compensation when Mr. Pederson directs securities transactions for client accounts through OCS may give Mr. Pederson an incentive to recommend investment products based on the compensation received, rather than on the client’s needs. However, Mr. Pederson will only recommend securities transactions that he believes are suitable for the client’s account and in the best interests of the client. Clients are not required to transact brokerage business with Mr. Pederson. Clients should be aware that similar services are available elsewhere through entities not affiliated with Mr. Pederson or Oakwood Capital, Inc.

Mr. Pederson is also a licensed insurance agent and may recommend and engage in the sale of insurance products offered by various insurance carriers for which he will receive additional compensation. Please be advised that there is a conflict of interest in that there is an economic incentive for Mr. Pederson to recommend insurance products offered through such insurance carriers. Any commissions received through the sales of insurance policies do not offset advisory fees the client may pay for advisory services provided by Oakwood Capital. Mr. Pederson strives to put his clients’ interests first and foremost, and clients are not obligated to purchase insurance products through him and may seek similar services elsewhere.

### **Item 5: Additional Compensation**

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Mr. Pederson does not receive any economic benefit from any person, company, or organization, in exchange for providing clients advisory services through the Firm. However, Mr. Pederson receives commissions from sales of insurance products generated as an insurance agent and commissions for brokerage transactions effected through Oakwood Capital Securities, Inc.

### **Item 6: Supervision**

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Mr. Pederson serves as an investment adviser representative of Oakwood Capital and is supervised by Douglas S. King, the Chief Compliance Officer of Oakwood Capital. Oakwood Capital has implemented a policies and procedures manual and Code of Ethics which guides the Firm and its supervised persons in meeting their fiduciary obligations to Oakwood Capital' clients when providing investment advisory services. As Oakwood Capital' Chief Compliance Officer, Mr. Douglas S. King is responsible for the implementation of the Firm's policies and procedures and Code of Ethics. Mr. Douglas S. King may be contacted at (952) 935-4601 or [compliance@oakwoodcapital.com](mailto:compliance@oakwoodcapital.com) for more information about this Brochure Supplement.

Additionally, Oakwood Capital is subject to regulatory oversight by various agencies. These agencies require registration by Oakwood Capital and its supervised persons. As a registered entity, Oakwood Capital is subject to examinations by regulators, which can be announced or unannounced. Oakwood Capital is required to periodically update the information provided to these agencies and to provide various reports regarding the business activities and assets of the Advisor.