OAKWOOD CAPITAL

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Jon Breimhorst, CFP®

Investment Adviser Representative

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Form ADV Part 2B – Brochure Supplement

Effective: January 22, 2026

This brochure supplement ("Supplement Brochure") dated January 2026 provides information about Jon Breimhorst 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.

Additional information about Jon Breimhorst is available on the SEC's website at www.adviserinfo.sec.gov. The site is searchable by a unique identifying number known as a CRD number. Jon Breimhorst's CRD number is 5463148.

Item 2: Educational Background and Business Experience

    Jon Breimhorst   **CRD No. 5463148**   **Born: 1985**

EDUCATIONAL BACKGROUND

Mr. Breimhorst is dedicated to advising clients of Oakwood Capital as an investment adviser representative. Mr. Breimhorst earned his Bachelor of Science in Economics and Management from Hamline University. Additional information regarding Mr. Breimhorst's business background is included below.

BUSINESS BACKGROUND

07/2018 - Present	Investment Adviser Representative	Oakwood Capital, Inc.
06/2018 – Present	Registered Representative	Oakwood Capital Securities, Inc.
02/2015 – 06/2018	Client Service Associate	UBS
01/2013 – 02/2015	Registered Representative	Wealth Enhancement Brokerage Services
01/2014 – 02/2015	Client Services Associate	Wealth Enhancement Advisory Services

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 (2) years.

Item 3: Disciplinary Information

There are no legal, civil, or disciplinary events to disclose regarding Mr. Breimhorst. Mr. Breimhorst 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. Breimhorst.

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. Breimhorst.**

However, we do encourage you to independently view the background of Mr. Breimhorst on the Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching with his full name or his Individual CRD No. 5463148.

Item 4: Other Business Activities

Mr. Breimhorst 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. Breimhorst sells securities through OCS and receives commissions. The potential for receipt of commissions and other compensation when Mr. Breimhorst directs securities transactions for client accounts through OCS may give Mr. Breimhorst an incentive to recommend investment products based on the compensation received, rather than on the client's needs. However, Mr. Breimhorst 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. Breimhorst. Clients should be aware that similar services are available elsewhere through entities not affiliated with Mr. Breimhorst or Oakwood Capital, Inc.

Item 5: Additional Compensation

Mr. Breimhorst does not receive any economic benefit from any person, company, or organization, in exchange for providing clients advisory services through the Firm. However, Mr. Breimhorst receives commissions for brokerage transactions effected through Oakwood Capital Securities, Inc.

Item 6: Supervision

Mr. Breimhorst 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 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.