



# OAKWOOD CAPITAL

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St. Louis Park, MN 55426  
(952) 935-4601  
[www.oakwoodcapital.com](http://www.oakwoodcapital.com)**

## ***William Haberman, CFP®***

Investment Adviser Representative

Located in Plymouth, MN  
(763) 550-0829

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

Effective: January 1, 2023

This brochure supplement (“Supplement Brochure”) dated January 2023 provides information about William Haberman 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 William Haberman 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. William Haberman’s CRD number is 1273944.

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

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**William Haberman**

**CRD No. 1273944**

**Born: 1957**

## EDUCATIONAL BACKGROUND

Mr. Haberman is dedicated to advising clients of Oakwood Capital as an investment adviser representative. Mr. Haberman earned his Bachelor of Arts and Associates Degrees from St. Cloud State University. Additional information regarding Mr. Haberman's business background is included below.

## BUSINESS BACKGROUND

07/2000 - Present      Investment Adviser Representative      Oakwood Capital, Inc.

07/2002 - Present      Registered Representative                      Oakwood Capital Securities, Inc.

09/1996 – Present      Insurance Sales                                      Lifetime Financial

## 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**

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Mr. Haberman was the adviser of record in a FINRA dispute where the customer alleged breach of trust/confidentiality in 2018. This dispute was ultimately settled. In addition, in 1992, Mr. Haberman plead guilty to one count of an indictment that charged him with money laundering, resulting in him becoming a disqualified person with NASD. For additional details of these disclosures, please review Mr. Haberman's full background by visiting [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) and searching with his full name or his Individual CRD No. 1273944.

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. We encourage you to independently view the background of Mr. Haberman on the Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## **Item 4: Other Business Activities**

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

Mr. Haberman 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. Haberman 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. Haberman 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. Haberman does not receive any economic benefit from any person, company, or organization, in exchange for providing clients advisory services through the Firm. However, Mr. Haberman 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. Haberman 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. King is responsible for the implementation of the Firm's policies and procedures and Code of Ethics. Mr. King may be contacted at (952) 956-6101 or [dsking@oakwoodcapitalmn.com](mailto:dsking@oakwoodcapitalmn.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.