



April 2024

WEALTH NAVIGATION, LLC

Form CRS - Customer Relationship Summary

<p>Introduction</p>	<p>Wealth Navigation, LLC is registered with the Securities and Exchange Commission (SEC) as an investment adviser (dba Oak Lane Advisors, Edge Financial Advisors). Wealth Navigation provides advisory services and financial planning services. Brokerage and investment advisory services and fees differ, and it is important for you to understand the differences. Free and simple tools are available to research firms and financial professionals at www.investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers, and investing.</p>										
<p>Relationship Services</p>	<p>What investment services and advice can you provide me? We offer Investment Advisor Services to retail investors. We provide both asset management services and financial planning. The asset management services we provide are for discretionary accounts. We use discretion in the purchase and sale of investment items such as stocks, bonds, mutual funds, exchange-traded funds, alternative investments, variable annuity sub-accounts and other securities under our asset management services. The financial planning services are limited to the recommendation of planning strategies for the client to consider. We do not have an account minimum. We will monitor client accounts on an ongoing schedule and if needed on a more frequent basis if there are changes in the client’s individual circumstances or the market, economic or political environment. For additional information, please reference Form ADV Part 2A, Item 4 and Item 13.</p> <p><i>Given my financial situation, should I choose an investment advisory service? Why/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?</i></p>										
<p>Fees, Costs, Conflicts and Standard of Conduct</p>	<p>What fees will I pay? Standard Asset Management Fee Schedule</p> <table border="1" data-bbox="363 1331 1463 1514"> <thead> <tr> <th>ASSETS UNDER MANAGEMENT</th> <th>ANNUAL FEE</th> </tr> </thead> <tbody> <tr> <td>Assets under \$500,000</td> <td>1.25%</td> </tr> <tr> <td>Assets between \$500,000 - \$1,000,000</td> <td>1.15%</td> </tr> <tr> <td>Assets between \$1,000,000 - \$2,000,000</td> <td>1.00%</td> </tr> <tr> <td>Assets in excess of \$2,000,000</td> <td>0.90%</td> </tr> </tbody> </table> <p>Financial Planning fees are charged at an hourly rate of between \$250-\$300 per hour. Fees charged to clients typically range from \$2,500 to \$10,000. While fees may be negotiable in certain situations, we typically use the above fee schedule. Fees are billed quarterly in arrears based on the average daily balance of the preceding calendar quarter of the client’s account.</p> <p>The more assets there are in your advisory account, the more you will pay in fees; thus, the firm may have an incentive to encourage you to increase the assets in your account. You will incur charges from Financial Institution(s) and other third parties such as custody fees, exchange fees, SEC fees, mutual fund fees, exchange traded fund fees,</p>	ASSETS UNDER MANAGEMENT	ANNUAL FEE	Assets under \$500,000	1.25%	Assets between \$500,000 - \$1,000,000	1.15%	Assets between \$1,000,000 - \$2,000,000	1.00%	Assets in excess of \$2,000,000	0.90%
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	<p>administrative fees charged by mutual funds, exchange traded funds, 3rd party advisory fees (if any are used for your account), transfer taxes, wire transfer and electronic fund processing fees. 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. For additional information, please see our Form ADV Part 2A, Item 5</p> <p>What are your legal obligations to me when acting as my investment adviser? 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 give to you.</p> <p>How else does your firm make money and what conflicts of interest do you have? We have referral agreements. Clients who participate in this are given a written disclosure document listing compensation to each party. We also can receive a portion of fund manager's carried interest profits on certain real estate investments. We are also licensed as insurance agents. We receive insurance commissions for the sale of insurance products. This conflict may offer us an incentive to recommend insurance products that produce commissions for us.</p> <p>How do your financial professionals make money? We are compensated based upon a percentage of the assets under management of our Clients.</p> <p><i>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? How might your conflicts of interest affect me, and how will you address them?</i></p>
<p>Disciplinary History</p>	<p>Do you or your financial professionals have legal or disciplinary history? Yes. A free search tool to research us and our financial professionals is available at www.investor.gov/CRS</p> <p><i>As a financial professional, do you have any disciplinary history? For what type of conduct?</i></p>
<p>Additional Information</p>	<p>Additional Information about our services is available by visiting our website www.oaklanewealth.com and if you would like to request a up-to-date copy of the relationship summary, contact us by email at info@oaklanewealth.com or telephone at 801-335-8200.</p> <p>Adam C. Fisher, CEO adam@oaklanewealth.com</p> <p>M. Scott Jones, COO CCO jones@oaklanewealth.com</p> <p><i>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?</i></p>