



OAKWOOD CAPITAL

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Justin L. Pierce, CEPA® , CLTC®

Investment Adviser Representative
(717) 378-2378

Form ADV Part 2B – Brochure Supplement

Effective: March 2, 2025

This brochure supplement (“Supplement Brochure”) dated March 2025 provides information about Justin Pierce 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 Justin Pierce 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. Justin Pierce’s CRD number is 6788931.

Item 2: Educational Background and Business Experience

Justin L. Pierce

CRD No. 6788931

Born: 1985

EDUCATIONAL BACKGROUND

Mr. Pierce is dedicated to advising clients of Oakwood Capital, Inc. as Financial Advisor with Everstead Capital. Mr. Pierce earned an associate degree from the Harrisburg Area Community College in 2011. Additional information regarding Mr. Pierce's business background is included below.

BUSINESS BACKGROUND

03/2025 – Present	Managing Partner, Wealth Advisor	Everstead Capital
03/2025 – Present	Investment Advisor Representative	Oakwood Capital, Inc.
03/2025 – Present	Registered Representative	Oakwood Capital Securities, Inc.
09/2022 – 03/2025	Investment Advisor Representative	Terra Wealth Management, LLC
03/2018 – 09/2022	Registered Representative	PFS Investments Inc.
11/2005 – 09/2022	Financial Advisor	Primerica Financial Services
08/2016 – 01/2019	Lab Tech	INX

PROFESSIONAL DESIGNATIONS

Certified Exit Planning Advisor[®] (“CEPA[®]”)

The CEPA[®] designation is awarded by the Exit Planning Institute to professionals who have completed extensive training and passed an examination in exit planning for business owners. The program integrates business strategy, financial planning, and succession planning to help clients successfully transition ownership of their business.

Certification in Long-Term Care[®] (“CLTC[®]”)

The CLTC[®] designation is granted by the Certification for Long-Term Care program. It signifies expertise in long-term care planning, including insurance solutions and financial strategies to address the risks and costs associated with extended care needs.

Item 3: Disciplinary Information

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

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. Pierce.**

However, we do encourage you to independently view the background of Mr. Pierce on the Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching with his full name or his Individual CRD No. 6788931.

Item 4: Other Business Activities

Mr. Pierce is a Managing Partner and Wealth Advisor of PierceKo Strategic Holdings, LLC (dba Everstead Capital), a wealth management firm offering financial planning and investment services. Advisory Services are offered through Oakwood Capital, Inc. Brokerage services are offered through Oakwood Capital Securities, Inc.

Mr. Pierce is an owner of Lee Pierce, LLC, a holding company for business entities.

Mr. Pierce is also a licensed fixed insurance agent through Financial Independence Group (FIG) 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. Pierce 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. Pierce 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.

Mr. Pierce is an owner of THAT Guy's Graphics, a design company of stationery, customer clothing, gifts, and photography.

Mr. Pierce is a mortgage loan originator of American Financial Network (AFN)., which prospects, reviews credit, and processes applications for refinancing and new home loans.

Mr. Pierce is a marketing representative of Power of Zero (POZ), which is a 3rd-party marketing group that solicits new business clients.

Item 5: Additional Compensation

Mr. Pierce does not receive any economic benefit from any person, company, or organization, in exchange for providing advisory services other than through the Firm.

However, Mr. Pierce does receive commissions from sales of insurance products generated as an insurance agent and commissions for brokerage transactions effected through affiliate Oakwood Capital Securities, Inc.

Mr. Pierce has additional business activities where compensation is received that are detailed in Item 4 above.

Item 6: Supervision

Mr. Pierce serves as an investment adviser representative of Oakwood Capital, Inc. and is supervised by Douglas S. King, the Chief Compliance Officer of Oakwood Capital, Inc.

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.