

FORM CRS
A SUMMARY OF YOUR ADVISORY RELATIONSHIP WITH SIENA CAPITAL, LLC
DBA OXFORD FINANCIAL PARTNERS
FEBRUARY 24, 2022

ITEM 1 - INTRODUCTION

Siena Capital, LLC, DBA Oxford Financial Partners is registered with the Securities and Exchange Commission (SEC) as an investment adviser. Brokerage and investment advisory services and fees differ, and it is essential for you to understand these differences. Free and simple tools are available to research firms and our Financial Professionals at Investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers, and investing.

ITEM 2 – RELATIONSHIPS AND SERVICES

WHAT INVESTMENT SERVICES AND ADVICE CAN YOU PROVIDE ME?

Our Firm offers our financial planning and investment advisory services under a unified platform called The Partnering Process. Under our investment advisory services, we manage advisory accounts on a discretionary basis. You have granted written investment authority to your Financial Professional to execute purchase and sell orders in your advisory accounts without consulting with you first. Our Firm monitors your investments, and this service is included as part of the Firm's standard advisory services. Our Firm does not require a minimum dollar value for our Partnering Agreements. The Investment Advisory Agreement requires a minimum account value of \$1,000 per account registration.

QUESTIONS TO ASK YOUR FINANCIAL PROFESSIONAL:

- Given my financial situation, should I choose an investment advisory service?
- 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?

[FOR MORE INFORMATION REFER TO OUR FIRM'S ADV PART 2A BROCHURE - ITEM 4, 7, 8, 13 & 16](#)

ITEM 3 – FEES, COSTS, CONFLICTS, AND STANDARD OF CONDUCT

WHAT FEES WILL I PAY?

Our firm receives a fee as compensation for providing advisory services on your account. The investment management fee includes investment management supervision, trade entry, and other account maintenance and/or service activities. Separately, the custodian may charge transaction costs, custodial fees, redemption fees, retirement plan, and administrative fees or commissions. Our investment management fees are based upon a percentage of the total account value. Our fee is 1.25% on the assets we manage, subject to a minimum annual fee of \$5,000 per household. Relationships larger than \$2,000,000 worth of assets under our management are eligible for a fee discount. The details of our entire fee schedule are outlined on our website at <https://oxfordfp.com/working-with-us/fees>. The more assets in your advisory account(s), the more you will pay in fees, and therefore, our firm has an incentive to encourage you to increase the assets in your account(s). The mutual funds and/or ETFs held in your advisory account(s) will charge management fees and other expenses. 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.

QUESTIONS TO ASK YOUR FINANCIAL PROFESSIONAL:

- 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?

[FOR MORE INFORMATION REFER TO OUR FIRM'S ADV PART 2A BROCHURE - ITEM 5](#)

**WHAT ARE YOUR LEGAL OBLIGATIONS TO ME WHEN ACTING AS MY INVESTMENT ADVISER?
HOW ELSE DOES YOUR FIRM MAKE MONEY AND WHAT CONFLICTS OF INTEREST DO YOU HAVE?**

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 provide you. Here are some examples to help

you understand what this means. (1) The asset-based fees we charge can present a conflict because our Firm is incentivized to maximize the amount of assets under our management. Examples of this could be encouraging you to invest additional funds into your account with the Firm when there are other options available, or discouraging you from taking a large distribution from your assets at the Firm which would lower our asset-based fees (i.e. paying off a large mortgage). Keep in mind that, despite these possible conflicts, we are still required to act as a fiduciary in your best interest with our recommendations. (2) Our firm allows our Financial Professionals to invest in the same securities as you; therefore, our Financial Professionals may have an incentive to favor their personal accounts over your advisory account. 3) Lastly, some of the products, services and other benefits provided by your custodians are used in servicing all of our Firm's advisory accounts and therefore may not directly benefit your advisory account. If you have questions about whether any of these situations could apply to your investments, ask your Financial Professional.

QUESTIONS TO ASK YOUR FINANCIAL PROFESSIONAL:

- How might your conflicts of interest affect me, and how will you address them?

[FOR MORE INFORMATION REFER TO OUR FIRM'S ADV PART 2A BROCHURE - ITEM 10, 11, 12 & 14](#)

HOW DO YOUR FINANCIAL PROFESSIONALS MAKE MONEY?

Our Firm's Financial Professionals are compensated based on the revenue of Firm earns from our investment advisory fees. The compensation is based on the amount of assets they service, amount of time spent, and the complexity required to meet the client's needs or revenue based on the recommendations provided by our Financial Professionals. Our Firm's Financial Professionals are also engaged and required to disclose material outside business activities and any conflict it may pose to you. Our Firm supervises the outside business activities of our Financial Professionals through our compliance program, and our Financial Professionals are required to follow a Code of Conduct to mitigate any conflicts to you.

[FOR MORE INFORMATION REFER TO OUR FIRM'S ADV PART 2A BROCHURE - ITEM 5, 10, 11, 12 & 14](#)

ITEM 4 – DISCIPLINARY HISTORY

DO YOU OR YOUR FINANCIAL REPRESENTATIVES HAVE LEGAL OR DISCIPLINARY HISTORY?

No. Visit Investor.gov/CRS for a free and simple search tool to research us and our financial professionals.

QUESTIONS TO ASK YOUR FINANCIAL PROFESSIONAL:

- As a Financial Professional, do you have any disciplinary history? For what type of conduct?

[FOR MORE INFORMATION REFER TO OUR FIRM'S ADV PART 2A BROCHURE - ITEM 9](#)

ADDITIONAL INFORMATION

For additional information about our investment advisory services visit the SEC's website at www.adviserinfo.sec.gov. Our firm's IARD number is: 28284 You may also contact us directly for up-to-date information and to request a copy of the relationship summary at: 513-469-7014.

QUESTIONS TO ASK YOUR FINANCIAL PROFESSIONAL:

- Who is my primary contact person? Is he or she an investment adviser or a representative of a broker-dealer? Who can I talk to if I have concerns about how this person is treating me?

MATERIAL CHANGES SINCE LAST FILING

On February 24, 2022, the firm updated Form CRS for annual amendment. No material changes to report.