

Form ADV Part 2B: Brochure Supplement



Lance Clarke Lemons

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Water Oak Advisors, LLC

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March 25, 2020

This brochure supplement provides information about Lance Clarke Lemons that supplements the Water Oak Advisors, LLC brochure. You should have received a copy of that brochure. Please contact Lance Clarke Lemons if you did not receive Water Oak Advisors, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Lance Clarke Lemons is available on the SEC's website at www.adviserinfo.sec.gov.

Brochure Supplement (Part 2B of Form ADV)

Item 2: Education and Business Standards

Lance Clarke Lemons

Educational Background:

- Year of birth: 1971
- Crummer Graduate School of Business at Rollins College; MBA; 1995
- Florida State University; Bachelor of Arts – History; 1993

Business Experience:

- Water Oak Advisors, LLC; President/Investment Advisor Representative; 1997 – Present

Item 3: Disciplinary Information

None to report

Item 4: Other Business Activities

None to report

Item 5: Additional Compensation

Lance Clarke Lemons does not receive an economic benefit from any third party in connection with the provision of investment advice to the firm's clients.

Item 6: Supervision

Lance Clarke Lemons is subject to the requirements of WOA's compliance program. Clarke's business activities are supervised through the oversight of the firm's compliance program by the Chief Compliance Officer ("CCO") and the Compliance Committee. Clarke's work is reviewed through frequent office interactions with other senior officers and the CCO where a consensus is obtained.

Supervisor's contact information: Phone: 407-567-2956 Email: info@wateroak.com

Form ADV Part 2B: Brochure Supplement



Stephen A. Curley

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March 25, 2020

This brochure supplement provides information about Stephen A. Curley that supplements the Water Oak Advisors, LLC brochure. You should have received a copy of that brochure. Please contact Stephen A. Curley if you did not receive Water Oak Advisors, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Stephen A. Curley is available on the SEC's website at www.adviserinfo.sec.gov.

Brochure Supplement (Part 2B of Form ADV)

Item 2: Education and Business Standards

Stephen A. Curley, CFA, CFP®

Educational Background:

- Year of birth: 1980
- University of Central Florida; MBA; 2007
- University of North Florida; Bachelor of Science – Finance; 2003
- CERTIFIED FINANCIAL PLANNER™; 2009
- CHARTERED FINANCIAL ANALYST®; 2015

Business Experience:

- Water Oak Advisors, LLC; Chief Investment Officer, Principal; 02/2008 – Present

Professional Certifications:

Employees have earned certifications and credentials that are required to be explained in further detail.

Chartered Financial Analyst® (CFA):

The Chartered Financial Analyst (CFA) charter is a globally respected, graduate-level investment credential established in 1962 and awarded by CFA Institute — the largest global association of investment professionals.

There are currently more than 107,000 CFA charterholders working in 135 countries. To earn the CFA charter, candidates must: 1) pass three sequential, six-hour examinations; 2) have at least four years of qualified professional investment experience; 3) join CFA Institute as members; and 4) commit to abide by, and annually reaffirm, their adherence to the CFA Institute Code of Ethics and Standards of Professional Conduct.

High Ethical Standards

The CFA Institute Code of Ethics and Standards of Professional Conduct, enforced through an active professional conduct program, require CFA charterholders to:

- Place their clients' interests ahead of their own
- Maintain independence and objectivity
- Act with integrity
- Maintain and improve their professional competence
- Disclose conflicts of interest and legal matters

Stephen A. Curley, CFA, CFP® (continued)

Certified Financial Planner™ (CFP®): Certified Financial Planners are licensed by the CFP® Board to use the CFP® mark. CFP® certification requirements:

- Bachelor's degree from an accredited college or university.
- Completion of the financial planning education requirements set by the CFP® Board (www.cfp.net).
- Successful completion of the CFP® Certification Exam.
- Three-year qualifying full-time work experience.
- Successfully pass the Candidate Fitness Standards and background check.
- When you achieve your CFP® designation, you must submit a properly completed certification application every two years and complete 30 hours of continuing education every two years. There is also an annual certification fee.
- Agree to abide by the CFP Board's Code of Ethics and Professional Responsibility and Rules of Conduct
- Comply with the Financial Planning Practice Standards

Item 3: Disciplinary Information

None to report

Item 4: Other Business Activities

None to report

Item 5: Additional Compensation

Stephen A. Curley does not receive an economic benefit from any third party in connection with the provision of investment advice to the firm's clients.

Item 6: Supervision

Stephen A. Curley is supervised by Lance Clarke Lemons, President. He reviews Stephen's work through frequent office interactions.

Supervisor's contact information: Phone: 407-567-2956 Email: clarke@wateroak.com

Form ADV Part 2B: Brochure Supplement



Scott J. Macaione

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Water Oak Advisors, LLC

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March 25, 2020

This brochure supplement provides information about Scott J. Macaione that supplements the Water Oak Advisors, LLC brochure. You should have received a copy of that brochure. Please contact Scott J. Macaione if you did not receive Water Oak Advisors, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Scott J. Macaione is available on the SEC's website at www.adviserinfo.sec.gov.

Brochure Supplement (Part 2B of Form ADV)

Item 2: Education and Business Standards

Scott J. Macaione, CFP®

Educational Background:

- Year of birth: 1974
- Stonehill College; Bachelor of Science – Finance; 1996
- CERTIFIED FINANCIAL PLANNER™; 2003

Business Experience:

- Water Oak Advisors, LLC; Head of Advisory Services, Principal; 05/2011 – Present
- Fidelity Investments; Senior Account Executive; 11/1998 – 03/2011

Professional Certifications:

Employees have earned certifications and credentials that are required to be explained in further detail.

Certified Financial Planner™ (CFP®): Certified Financial Planners are licensed by the CFP® Board to use the CFP® mark. CFP® certification requirements:

- Bachelor's degree from an accredited college or university.
- Completion of the financial planning education requirements set by the CFP® Board (www.cfp.net).
- Successful completion of the 7-hour CFP® Certification Exam.
- Three-year qualifying full-time work experience.
- Successfully pass the Candidate Fitness Standards and background check.
- When you achieve your CFP® designation, you must submit a properly completed certification application every two years and complete 30 hours of continuing education every two years. There is also an annual certification fee.
- Agree to abide by the CFP Board's Code of Ethics and Professional Responsibility and Rules of Conduct
- Comply with the Financial Planning Practice Standards

Item 3: Disciplinary Information

None to report

Item 4: Other Business Activities

None to report

Scott J. Macaione, CFP® (continued)

Item 5: Additional Compensation

Scott J. Macaione does not receive an economic benefit from any third party in connection with the provision of investment advice to the firm's clients.

Item 6: Supervision

Scott J. Macaione is supervised by Lance Clarke Lemons, President. He reviews Scott's work through frequent office interactions.

Supervisor's contact information: Phone: 407-567-2956 Email: clarke@wateroak.com

Form ADV Part 2B: Brochure Supplement



Ron Henson

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Water Oak Advisors, LLC

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March 25, 2020

This brochure supplement provides information about Ron Henson that supplements the Water Oak Advisors, LLC brochure. You should have received a copy of that brochure. Please contact Ron Henson if you did not receive Water Oak Advisors, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Ron Henson is available on the SEC's website at www.adviserinfo.sec.gov.

Brochure Supplement (Part 2B of Form ADV)

Item 2: Education and Business Standards

Ron Henson, CFP®

Educational Background:

- Year of birth: 1975
- Elon University; Bachelor of Science– Business; 1997
- CERTIFIED FINANCIAL PLANNER™; 2013

Business Experience:

- Water Oak Advisors, LLC; Wealth Advisor; 08/2014 – Present
- Schwab Private Client Investment Advisory; Portfolio Consultant; 08/2002– 08/2014

Professional Certifications:

Employees have earned certifications and credentials that are required to be explained in further detail.

Certified Financial Planner™ (CFP®): Certified Financial Planners are licensed by the CFP® Board to use the CFP® mark. CFP® certification requirements:

- Bachelor's degree from an accredited college or university.
- Completion of the financial planning education requirements set by the CFP® Board (www.cfp.net).
- Successful completion of the 7-hour CFP® Certification Exam.
- Three-year qualifying full-time work experience.
- Successfully pass the Candidate Fitness Standards and background check.
- When you achieve your CFP® designation, you must submit a properly completed certification application every two years and complete 30 hours of continuing education every two years. There is also an annual certification fee.
- Agree to abide by the CFP Board's Code of Ethics and Professional Responsibility and Rules of Conduct
- Comply with the Financial Planning Practice Standards

Item 3: Disciplinary Information

None to report

Item 4: Other Business Activities

None to report

Item 5: Additional Compensation

Ron Henson does not receive an economic benefit from any third party in connection with the provision of investment advice to the firm's clients.

Ron Henson, CFP® (continued)

Item 6: Supervision

Ron Henson is supervised by Scott J. Macaione, Head of Advisory Services, Principal. He reviews Ron's work through frequent office interactions.

Supervisor's contact information: Phone: 407-567-2956 Email: scott@wateroak.com

Form ADV Part 2B: Brochure Supplement



Vivien Johnson

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March 25, 2020

This brochure supplement provides information about Vivien Johnson that supplements the Water Oak Advisors, LLC brochure. You should have received a copy of that brochure. Please contact Vivien Johnson if you did not receive Water Oak Advisors, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Vivien Johnson is available on the SEC's website at www.adviserinfo.sec.gov.

Brochure Supplement (Part 2B of Form ADV)

Item 2: Education and Business Standards

Vivien Johnson, CFA

Educational Background:

- Year of birth: 1986
- Budapest Business School; Bachelor of Arts– International Management & Business; 2009
- Avans Hogeschool; Bachelor of Arts– Business Administration & Finance; 2009
- CHARTERED FINANCIAL ANALYST®; 2017

Business Experience:

- Water Oak Advisors, LLC; Wealth Advisor; 07/2019 – Present
- Morgan Stanley; Portfolio Associate; 09/2016 – 06/2019
- Seaside National Bank and Trust; Trust Operations Associate; 01/2014 – 09/2016
- Allegiance Financial Group; Senior Operations Associate; 10/2010 – 01/2014
- Allegiance Financial Group; Intern; 08/2009 – 09/2010

Professional Certifications:

Employees have earned certifications and credentials that are required to be explained in further detail.

Chartered Financial Analyst® (CFA):

The Chartered Financial Analyst (CFA) charter is a globally respected, graduate-level investment credential established in 1962 and awarded by CFA Institute — the largest global association of investment professionals.

There are currently more than 107,000 CFA charterholders working in 135 countries. To earn the CFA charter, candidates must: 1) pass three sequential, six-hour examinations; 2) have at least four years of qualified professional investment experience; 3) join CFA Institute as members; and 4) commit to abide by, and annually reaffirm, their adherence to the CFA Institute Code of Ethics and Standards of Professional Conduct.

High Ethical Standards

The CFA Institute Code of Ethics and Standards of Professional Conduct, enforced through an active professional conduct program, require CFA charterholders to:

- Place their clients' interests ahead of their own
- Maintain independence and objectivity
- Act with integrity
- Maintain and improve their professional competence
- Disclose conflicts of interest and legal matters

Vivien Johnson, CFA (continued)

Item 3: Disciplinary Information

None to report

Item 4: Other Business Activities

None to report

Item 5: Additional Compensation

Vivien Johnson does not receive an economic benefit from any third party in connection with the provision of investment advice to the firm's clients.

Item 6: Supervision

Vivien Johnson is supervised by Scott J. Macaione, Head of Advisory Services, Principal. He reviews Vivien's work through frequent office interactions.

Supervisor's contact information: Phone: 407-567-2956 Email: scott@wateroak.com

Form ADV Part 2B: Brochure Supplement



Bradley R. Lacore

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March 25, 2020

This brochure supplement provides information about Bradley R. Lacore that supplements the Water Oak Advisors, LLC brochure. You should have received a copy of that brochure. Please contact Bradley R. Lacore if you did not receive Water Oak Advisors, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Bradley R. Lacore is available on the SEC's website at www.adviserinfo.sec.gov.

Brochure Supplement (Part 2B of Form ADV)

Item 2: Education and Business Standards

Bradley R. Lacore, CFP®

Educational Background:

- Year of birth: 1980
- University of South Florida; Bachelor of Science– Finance; 2003
- CERTIFIED FINANCIAL PLANNER™; 2013

Business Experience:

- Water Oak Advisors, LLC; Wealth Advisor; 03/2013 – Present
- Unemployed, 03/2012 – 02/2013
- Biofuels Connect; Head of Swaps and Options Brokerage; 07/2007 – 02/2012

Professional Certifications:

Employees have earned certifications and credentials that are required to be explained in further detail.

Certified Financial Planner™ (CFP®): Certified Financial Planners are licensed by the CFP® Board to use the CFP® mark. CFP® certification requirements:

- Bachelor's degree from an accredited college or university.
- Completion of the financial planning education requirements set by the CFP® Board (www.cfp.net).
- Successful completion of the 7-hour CFP® Certification Exam.
- Three-year qualifying full-time work experience.
- Successfully pass the Candidate Fitness Standards and background check.
- When you achieve your CFP® designation, you must submit a properly completed certification application every two years and complete 30 hours of continuing education every two years. There is also an annual certification fee.
- Agree to abide by the CFP Board's Code of Ethics and Professional Responsibility and Rules of Conduct
- Comply with the Financial Planning Practice Standards

Item 3: Disciplinary Information

None to report

Item 4: Other Business Activities

None to report

Item 5: Additional Compensation

Bradley R. Lacore does not receive an economic benefit from any third party in connection with the provision of investment advice to the firm's clients.

Bradley R. Lacore, CFP® (continued)

Item 6: Supervision

Bradley R. Lacore is supervised by Scott J. Macaione, Head of Advisory Services, Principal. He reviews Brad's work through frequent office interactions.

Supervisor's contact information: Phone: 407-567-2956 Email: scott@wateroak.com

Form ADV Part 2B: Brochure Supplement



Robert E. Overall, Jr.

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March 25, 2020

This brochure supplement provides information about Robert E. Overall, Jr. that supplements the Water Oak Advisors, LLC brochure. You should have received a copy of that brochure. Please contact Robert E. Overall, Jr. if you did not receive Water Oak Advisors, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Robert E. Overall, Jr. is available on the SEC's website at www.adviserinfo.sec.gov.

Brochure Supplement (Part 2B of Form ADV)

Item 2: Education and Business Standards

Robert E. Overall, Jr., CFP®

Educational Background:

- Year of birth: 1968
- University of North Alabama; Bachelor of Science– Finance; 1991
- CERTIFIED FINANCIAL PLANNER™; 2013

Business Experience:

- Water Oak Advisors, LLC; Wealth Advisor; 08/2012 – Present
- Crossfit Exalted; Partner; 09/2011 – 08/2015
- Strategic Advisers, Inc.; Investment Advisor Representative; 09/1997 – 08/2011
- Fidelity Brokerage Services, Inc.; Account Executive; 09/1991 – 08/2011

Professional Certifications:

Employees have earned certifications and credentials that are required to be explained in further detail.

Certified Financial Planner (CFP): Certified Financial Planners are licensed by the CFP Board to use the CFP mark. CFP certification requirements:

- Bachelor's degree from an accredited college or university.
- Completion of the financial planning education requirements set by the CFP Board (www.cfp.net).
- Successful completion of the 10-hour CFP® Certification Exam.
- Three-year qualifying full-time work experience.
- Successfully pass the Candidate Fitness Standards and background check.
- When you achieve your CFP designation, you must renew your certification every year, pay \$360 certification fee and complete 30 hours of continuing education.

Item 3: Disciplinary Information

None to report

Item 4: Other Business Activities

None to report

Item 5: Additional Compensation

Robert E. Overall, Jr. does not receive an economic benefit from any third party in connection with the provision of investment advice to the firm's clients.

Robert E. Overall, Jr., CFP® (continued)

Item 6: Supervision

Robert E. Overall, Jr. is supervised by Scott J. Macaione, Head of Advisory Services, Principal. He reviews Robert's work through frequent office interactions.

Supervisor's contact information: Phone: 407-567-2956 Email: scott@wateroak.com

Form ADV Part 2B: Brochure Supplement



Casey D. Johnson

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Water Oak Advisors, LLC

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May 14, 2020

This brochure supplement provides information about Casey D. Johnson that supplements the Water Oak Advisors, LLC brochure. You should have received a copy of that brochure. Please contact Casey D. Johnson if you did not receive Water Oak Advisors, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Casey D. Johnson is available on the SEC's website at www.adviserinfo.sec.gov.

Brochure Supplement (Part 2B of Form ADV)

Item 2: Education and Business Standards

Casey D. Johnson

Educational Background:

- Year of birth: 1981
- Rollins College; MBA; 2007
- University of Notre Dame; Bachelor of Arts – Economics; 2003

Business Experience:

- Water Oak Advisors, LLC; Director of Investment Strategy; 05/2019 – Present
- DePrince Race & Zollo Inc; Director of Research for International Equities; 06/2003 – 03/2019

Item 3: Disciplinary Information

None to report

Item 4: Other Business Activities

None to report

Item 5: Additional Compensation

Casey D. Johnson does not receive an economic benefit from any third party in connection with the provision of investment advice to the firm's clients.

Item 6: Supervision

Casey D. Johnson is supervised by Stephen A. Curley, Chief Investment Officer, Principal. He reviews Casey's work through frequent office interactions.

Supervisor's contact information: Phone: 407-567-2956 Email: steve@wateroak.com

Form ADV Part 2B: Brochure Supplement



Gregory Mendoza

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Water Oak Advisors, LLC

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March 25, 2020

This brochure supplement provides information about Gregory Mendoza that supplements the Water Oak Advisors, LLC brochure. You should have received a copy of that brochure. Please contact Gregory Mendoza if you did not receive Water Oak Advisors, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Gregory Mendoza is available on the SEC's website at www.adviserinfo.sec.gov.

Brochure Supplement (Part 2B of Form ADV)

Item 2: Education and Business Standards

Gregory Mendoza

Educational Background:

- Year of birth: 1971
- St. John's University; Bachelor of Science-Business Management; 1993

Business Experience:

- Water Oak Advisors, LLC; Director of Client Service; 05/2013 – Present
- Charles Schwab; Operations Specialist; 12/2010 – 03/2013
- Fidelity Investments; Account Executive; 10/2007 – 11/2010

Item 3: Disciplinary Information

None to report

Item 4: Other Business Activities

None to report

Item 5: Additional Compensation

Gregory Mendoza does not receive an economic benefit from any third party in connection with the provision of investment advice to the firm's clients.

Item 6: Supervision

Gregory Mendoza is supervised by Scott J. Macaione, Head of Advisory Services, Principal. He reviews Gregory's work through frequent office interactions.

Supervisor's contact information: Phone: 407-567-2956 Email: scott@wateroak.com