Lotus Oak Capital Institute

Brochure Supplement

ADAM MICHAEL GOYER

CRD# 5529343

This brochure supplement provides information about Adam M. Goyer and supplements the Lotus Oak Capital Institute Form ADV Part 2A – Firm Brochure. You should have received a copy of our Firm Brochure. If you did not receive it, or if you have any questions about the contents of this supplement, please contact us at compliance@lotusoak.capital. Additional information about Adam M. Goyer is available at the SEC's public website: adviserinfo.sec.gov.

About Our Services

Lotus Oak Capital Institute is a state-registered investment adviser. We provide **investment advisory and financial planning services only**. We are **not** a broker-dealer, we do **not** provide brokerage services, and we do **not** receive commissions from the sale of securities or investment products in connection with our advisory services.

Registration as an investment adviser does not imply a certain level of skill or training.

Form ADV Part 2B – Brochure Supplement

Adam M. Goyer (CRD# 5529343)

Lotus Oak Capital Institute
[Principal Office Address on File]
Email: compliance@lotusoak.capital

Brochure Supplement Date: January 13, 2026

This brochure supplement provides information about Adam M. Goyer that supplements the Lotus Oak Capital Institute brochure (Form ADV Part 2A). Please contact us at compliance@lotusoak.capital if you did not receive the brochure or have any questions.

Item 2 – Educational Background and Business Experience

- **Year of Birth:** 1982
- **Education:** Azusa Pacific University, B.S., International Business (2004).

Business experience (preceding 5+ years):

- **Lotus Oak Capital Institute** – President and Chief Compliance Officer (2025–Present).
- **MML Investors Services / MassMutual** – Registered Rep / Agent (2024–2025).
- **NYLIFE Securities LLC / New York Life** – Registered Rep / Agent (2024).
- **Uptime Electronics, Inc.** – Business Development (2006–2024).

Item 3 – Disciplinary Information

None. No legal or disciplinary events to disclose.

Item 4 – Other Business Activities

Adam does not maintain any ongoing broker-dealer or insurance sales role at Lotus Oak. He serves, without compensation, as a director/officer of **Lotus Oak Foundation**, a separate 501(c)(3) charitable organization that does not provide investment advisory services. Adam may receive limited, ongoing insurance-related compensation (for example, trailing commissions) from policies sold in prior roles before founding Lotus Oak. Lotus Oak does not sell insurance products, and Adam does not recommend new insurance products through Lotus Oak that would result in new commissions. If any such outside activity creates a material conflict of interest for a client, we will disclose the conflict and how it is managed.

Item 5 – Additional Compensation

None. Adam does not receive economic benefits (cash or non-cash) from non-clients for providing advisory services at Lotus Oak.

Item 6 – Supervision

Adam is supervised under Lotus Oak's compliance program by the firm's Board/Principal. Supervision includes periodic reviews of advice provided, discretionary trading activity (when applicable), fee billing and fee deduction procedures, best execution practices, marketing, and personal trading (if any).

- **Supervisor/Contact:** Compliance | compliance@lotusoak.capital

Item 7 – Requirements for State-Registered Advisers

Adam has not been the subject of any arbitration claim alleging damages in excess of $2,500, or of any civil, self-regulatory organization, or administrative proceeding as described in the Form ADV Part 2B instructions.

Adam has not been the subject of a bankruptcy petition and has no other financial industry activities, affiliations, relationships, or arrangements that a reasonable client would consider material to the advisory services he provides, other than those described in Items 4 and 5 of this brochure supplement.

Questions?
Contact compliance@lotusoak.capital