

Robert Krut

Senior Managing Director & Partner, Head of Corporate Development



Contact Robert Krut

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248-631-4120 robert.krut@wfafinet.com Robert B. Krut is Senior Managing Director, Partner, and Head of Corporate Development for Oxford Harriman & Company in Bloomfield Hills, Michigan. He is also the founding partner of The K2 Group, an affiliate of Oxford Harriman established in 2001 with the mission of delivering clients exceptional wealth management and an unparalleled standard of service.

With more than 24 years of experience as a trusted wealth management advisor, Robert specializes in portfolio allocation, customized institutional investments, and oversees the macro-level investment strategy of The K2 Group.

His career includes distinguished roles as a financial advisor at Morgan Stanley and UBS before joining Wells Fargo Advisors in 2015.

Robert has been consistently recognized for excellence in wealth management (see attached for awards achieved).

Beyond his professional success, Robert is deeply committed to philanthropy. He is actively involved with Care House and supports numerous charitable organizations that reflect his passion for strengthening communities and improving the lives of others.

Outside the office, Robert enjoys traveling, fine dining, and sports, but his greatest joy comes from spending time with his wife, Jennifer, and their three children, Lily, Jack, and Greyson.

The Krut family resides in Birmingham, Michigan.

ABOUT WELLS FARGO ADVISORS FINANCIAL NETWORK

For more than 20 years, Wells Fargo Advisors Financial Network, the independent contractor business model of Wells Fargo Wealth & Investment Management (WIM), has offered financial advisors more control, flexibility, and growth around business ownership as well as support from one of the nation's largest financial institutions. WIM provides financial products and services through various bank and brokerage affiliates of Wells Fargo & Company.

oxfordharriman.com

www.wfafinet.com



Robert Krut, Awards & Recognition

Senior Managing Director & Partner, Head of Corporate Development

Robert Krut has been named by Forbes as one of Michigan's Best-In-State Wealth Advisors* for six consecutive years (2020-2025), while The K2 Group has earned recognition as one of Michigan's Best-In-State Wealth Management Teams for three consecutive years (2023-2025). Additionally, he was honored as a Five Star Professional Wealth Manager,** as seen in Hour Detroit Magazine, for 12 straight years (2013-2025).

At Wells Fargo Advisors, he was recognized as an Emerald Level Platinum Council Advisor*** (2024), representing the top tier of the firm's advisors nationwide.

* 2025 Forbes Best-In-State Wealth Advisors; Awarded April 2025; Data compiled by SHOOK Research LLC based on the time period from 6/30/23-6/30/24. 2024 Forbes Best-In-State Wealth Advisors; Awarded April 2024; Data compiled by SHOOK Research LLC based on the time period from 6/30/22-6/30/23. 2023 Forbes Best-In-State Wealth Advisors: Awarded April 2023; Data compiled by SHOOK Research LLC based on the time period from 6/30/21-6/30/22 (Source: Forbes.com). 2022 Forbes Best-In-State Wealth Advisors: Awarded April 2022; Data compiled by SHOOK Research LLC based on the time period from 6/30/20-6/30/21. 2021 Forbes Best-In-State Wealth Advisors: Awarded February 2021; Data compiled by SHOOK Research LLC based on the time period from 6/30/19-6/30/20.

2020 Forbes Best-In-State Wealth Advisors: Awarded January 2020; Data compiled by SHOOK Research LLC based on the time period from 6/30/18 – 6/30/19 (Source: Forbes.com.) View Award Disclosures at https://www.wellsfargoadvisors.com/disclosures/awards-disclosures.htm

2025 Forbes Best-in-State Wealth Management Teams: Awarded January 2025; Data compiled by SHOOK Research LLC based on the time period from 3/31/23 — 3/31/24. 2024 Forbes Best-in-State Wealth Management Teams: Awarded January 2024; Data compiled by SHOOK Research LLC based on the time period from 3/31/22 — 3/31/23. 2023 Forbes Best-in-State Wealth Management Teams: Awarded January 2023; Data compiled by SHOOK Research LLC based on the time period from 3/31/21 — 3/31/22 (Source: Forbes.com). View Award Disclosures at https://www.wellsfargoadvisors.com/disclosures/awards-disclosures.htm

** The Five Star Wealth Manager award was issued on May 1, 2025, by Five Star Professional (FSP) for the time period August 21, 2024 through February 28, 2025.. Wealth managers do not pay a fee to be considered or placed on the final list of Five Star Wealth Managers. The award is based on 10 objective criteria. Eligibility criteria - required: 1. Credentialed as a registered investment adviser or a registered investment adviser representative; 2. Actively licensed as a registered investment adviser or as a principal of a registered investment adviser firm for a minimum of 5 years; 3. Favorable regulatory and complaint history review (As defined by FSP, the wealth manager has not; A. Been subject to a regulatory action that resulted in a license being suspended or revoked, or payment of a fine; B. Had more than a total of three settled or pending complaints filed against them and/ or a total of five settled, pending, dismissed or denied complaints with any regulatory authority or FSP's consumer complaint process. Unfavorable feedback may have been discovered through a check of complaints registered with a regulatory authority or complaints registered through FSP's consumer complaint process; feedback may not be representative of any one client's experience; C. Individually contributed to a financial settlement of a customer complaint; D. Filed for personal bankruptcy within the past 11 years; E. Been terminated from a financial services firm within the past 11 years; F. Been convicted of a felony); 4. Fulfilled their firm review based on internal standards; 5. Accepting new clients. Evaluation criteria – considered: 6. One-year client retention rate; 7. Five-year client retention rate; 8. Non-institutional discretionary and/or non-discretionary client assets administered; 9. Number of client households served; 10. Education and professional designations. FSP does not evaluate quality of services provided to clients. The award is not indicative of the wealth manager's future performance. Wealth managers may or may not use discretion in their practice and therefore may not manage their clients' assets. The inclusion of a wealth manager on the Five Star Wealth Manager list should not be construed as an endorsement of the wealth manager by FSP or this publication. Working with a Five Star Wealth Manager or any wealth manager is no guarantee as to future investment success, nor is there any guarantee that the selected wealth managers will be awarded this accomplishment by FSP in the future. 3,715 Detroit area wealth managers were considered for the award; 289 {8% of candidates) were named Five Star Wealth Managers. Visit www.fivestarprofessional.com.

Award issued on May 1, 2024, by Five Star Professional [FSP] for the time period September 5, 2023 through February 29, 2024. 3,651 Detroit area wealth managers were considered for the award; 278 [8% of candidates) were named Five Star Wealth Managers.

Award issued on May 1, 2023, by Five Star Professional (FSP) for the time period September 9, 2022 through March 3, 2023. 3,550 Detroit area wealth managers were considered for the award; 312 [9% of candidates) were named Five Star Wealth Managers.

Award issued on May 1, 2022, by Five Star Professional [FSP] for the time period September 3, 2021 through March 11, 2022. 3,273 Detroit area wealth managers were considered for the award; 304 [9% of candidates) were named Five Star Wealth Managers.

Award issued on May 1, 2021, by Five Star Professional [FSP] for the time period August 10, 2020 through March 19, 2021. 3,260 Detroit area wealth managers were considered to,- the award; 275 (8% of candidates) were named Five Star Wealth Managers.

Award issued on May 1, 2020, by Five Star Professional (FSP) for

the time period August, 12019 through March 20 2020. 3,105 Detroit area wealth managers were considered for the award; 284 {9% of candidates} were named Five Star Wealth Managers.

Award issued on May 1, 2019, by Five Star Professional (FSP) for the time period August 21, 2018 through March 19, 2019. 2,987 Detroit area wealth managers were considered for the award; 347 (12% of candidates) were named Five Star Wealth Managers.

Award issued on May 1, 2018, by Five Star Professional (FSP) for the time period August 30, 2017 through March 19, 2018. 3,069 Detroit area wealth managers were considered for the award; 322 (10% of candidates) were named Five Star Wealth Managers.

Award issued on May 1, 2017, by Five Star Professional (FSP) for the time period August 24, 2016 through February 24, 2017. 1,836 Detroit area wealth managers were considered for the award; 356 (19% of candidates) were named Five Star Wealth Managers.

Award issued on April 1, 2016, by Five Star Professional [FSP] for the time period October 22, 2015 through March 9, 2016. 1,961 Detroit area wealth managers were considered for the award; 749 (27% of candidates) were named Five Star Wealth Managers.

Award issued on May 1, 2015, by Five Star Professional (FSP) for the time period October 22, 2014 through March 9, 2015. 2,238 Detroit area wealth managers were considered for the award; 630 (32% of candidates) were named Five Star Wealth Managers.

Award issued on May 1, 2014, by Five Star Professional (FSP) for the time period October 22, 2013 through March 9, 2014. 3,448 Detroit area wealth managers were considered for the award; 658 (19% of candidates) were named Five Star Wealth Managers.

Award issued on May 1, 2013, by Five Star Professional [FSP] for the time period October 22, 2012 through March 9, 2013. 2,762 Detroit area wealth managers were considered for the award; 749 [27% of candidates) were named Five Star Wealth Managers.

*** The Platinum Council distinction is held by a select group of Financial Advisors within Wells Fargo Advisors as measured by business production from the previous year and professionalism. Platinum Council levels are based on the previous calendar year's gross revenue in rank order and are defined as follows: Diamond — Top 25 Financial Advisors, Ruby — Next 125, Emerald — Next 300, Sapphire — Next 500, Pearl — Next 500.