

FORM CRS – CLIENT RELATIONSHIP SUMMARY

KMH Wealth Management, LLC (KMH) is registered with the Securities and Exchange Commission (SEC) as an investment adviser. Brokerage and investment advisory services and fees differ and it is important for you to understand these differences. Free and simple tools are available to research firms and financial professionals at <https://www.investor.gov/CRS>, which also provides educational materials about broker-dealers, investment advisers, and investing.

What investment services and advice can you provide me?

KMH offers investment advisory and wealth management services to retail investors with no minimum account size. Personal financial planning services (including retirement, income tax, insurance, and education planning) are offered to all investment advisory clients at no additional cost. Estate planning is available for an additional cost. XY Now Financial Planning services, which includes the personal financial planning services above as well as investment advisory services, are available for all clients under age 40 with less than \$250,000 of investable assets. KMH also offers personal financial planning as a stand-alone service for investors not seeking investment advisory services.

Your adviser will recommend which investments to purchase based on your overall financial situation. We recommend a combination of money market accounts, mutual funds, CDs and individual fixed income securities, but may also recommend other products if we believe them to be in your best interest. As a part of our standard services, we will continuously monitor your portfolio and rebalance regularly or as needed. We manage portfolios on a discretionary basis, meaning with the exception of limitations or restrictions imposed by you in writing, we do not need to obtain your permission when buying or selling in your accounts. You will sign an Engagement Letter giving us this authority, which will remain in place until you or we terminate the agreement. *For additional information, see Form ADV, Part 2A brochure (Items 4, 7, 8, and 12 of Part 2A) by visiting: <https://adviserinfo.sec.gov/firm/summary/111610>*

Questions to ask us:

- Given my financial situation, should I choose an investment advisory service? Why or why not?
- 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?

What fees will I pay?

KMH is compensated for its investment advisory services based on a percentage of assets under management. Your annual fee for investment advisory services will be calculated and paid, in advance, on a quarterly basis. Our tiered fee schedule begins at 0.8% on the first \$1,000,000 of assets, with additional assets billed at decreasing rates. Individual fixed income assets are charged an additional 0.13% annually. A minimum annual fee of \$1,500 is required. Advisory fees are generally negotiable at the discretion of KMH. You may choose to have your fees deducted from your accounts, or be invoiced for them. Our incentive is to increase the value of your account over time which will increase our fees over time. Hourly and/or fixed fees of \$90-\$300 per hour for estate planning and stand-alone financial planning services and \$50 per month for XY Now services are billed separately and are not deducted from client accounts. A non-refundable \$500 signup fee is required for XY Now Financial Planning.

In addition to the fees charged by KMH, the broker-dealer (custodian) that holds your accounts may charge you a transaction fee when we buy or sell investments for you. Some investments, like mutual funds and exchange traded funds, charge additional fees called operating expenses that impact your investment over time. *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. For additional information about fees and costs, including our full fee schedule, please see Form ADV, Part 2A brochure (Items 5 and 6 of Part 2A) by visiting:

<https://adviserinfo.sec.gov/firm/summary/111610>

Questions to ask us:

- 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?

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.

KMH is affiliated with Keller & Associates CPAs, PLLC (Keller) a tax and accounting practice. Managing members (employees with an ownership interest in the firm) of KMH and Keller may be incentivized to recommend the services provided by Keller. No KMH client is required to purchase tax or accounting services through Keller and have the option to purchase those services elsewhere. *For additional information about our conflicts of interest, please see our Form ADV 2A brochure (Items 10 & 11 of Part 2A) by visiting:* <https://adviserinfo.sec.gov/firm/summary/111610>

Questions to ask us:

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

How do your financial professionals make money?

Our financial professionals are employees of KMH. They are paid annual salaries and can also earn semi-annual bonuses. Managing Members share in the profits and/or losses of KMH and do not participate in semi-annual bonuses. The firm also provides other standard cash and non-cash benefits to eligible employees. Salaries, bonuses, and cash and non-cash benefits are not based on the amount of client assets our financial professionals manage, the products they recommend, or the revenue they generate for the firm.

Do you or your financial professionals have legal or disciplinary history?

No, our firm, nor any employees of our firm have any legal or disciplinary history to disclose. Visit <https://www.investor.gov/CRS> for a free and simple search tool to research us and our financial professionals.

Questions to ask us:

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

Additional Information

For more information about our investment advisory services, please visit our website: <https://kmhwealth.com/>. You may request a copy of our Relationship Summary here: <https://kmhwealth.com/contact/>. Please contact our office at **361-573-4383** for up-to-date information, or to request a copy of our Relationship Summary.

Questions to ask us:

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