

FORM CRS – CLIENT RELATIONSHIP SUMMARY

KMH Wealth Management, LLC doing business as Keller Wealth Advisors 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 Investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers, and investing.

What investment services and advice can you provide me?

We offer 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. XY Now Financial Planning services, which include the personal financial planning services above as well as investment advisory services, are available for all clients under age 45 with less than \$500,000 of investable assets. We also offer 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, individual fixed income securities, and annuities 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: 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?

The fee you will pay for investment advisory services is based on a percentage of assets under management. Our tiered fee schedule begins at 0.8% on the first \$1,000,000 of assets, with additional assets billed at decreasing rates. This fee is calculated and paid, in advance, on a quarterly basis. Individual fixed income assets are charged an additional 0.13% annually. A minimum annual fee of \$4,000 is required for investment advisory services. Advisory fees are generally negotiable at our discretion. 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. XY Now service fees are \$50 per month; \$150 will be deducted from your account in advance, at the beginning of each quarter. XY Now services require a non-refundable signup fee of \$500. Fixed fees for stand-alone financial planning services are billed separately and not withheld from client accounts.

In addition to the fees charged by us, 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*

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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: 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.

Keller Wealth Advisors is affiliated with Keller & Associates CPAs, PLLC (Keller CPAs), a tax and accounting practice. Managing members (employees with an ownership interest) of both firms may be incentivized to recommend tax and accounting services provided by Keller CPAs. Clients of Keller Wealth Advisors are not required to purchase tax or accounting services through Keller CPAs 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: 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?

Keller Wealth Advisors does not compensate any employee based on the amount of client assets they manage, the products they recommend, or the revenue they generate for the firm. Our financial professionals that service client accounts are paid annual salaries and are eligible to earn semi-annual bonuses. A small portion of bonus calculations are based on predetermined business metrics, which take into account new client referrals and new assets. Managing Members of Keller Wealth Advisors share in profits and/or losses and do not participate in bonuses. The firm also provides other standard cash and non-cash benefits to eligible employees.

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 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: kellerwealthadvisors.com/. You may request a copy of our Relationship Summary here: kellerwealthadvisors.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?