

KR Financial LLC (IARD #111282) Client Relationship Summary as of March 2023

Item 1. Introduction

KR Financial LLC (“KR Financial”) is an investment adviser registered with the Securities and Exchange Commission (“SEC”) Brokerage and investment advisory services and fees differ. It is important for you to understand the 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.

Item 2. Relationships and Services/ What investment services and advice can you provide me?

We offer discretionary investment advisory services to high-net-worth clients. KR Financial primarily allocates clients’ investment assets among high quality fixed income securities (municipals, US Treasury and corporate bonds) with an objective of asset preservation focused on after tax yield. “Discretionary” means the client authorizes us to place trades in their account without notifying them in advance. However, in most situations, KR Financial receives pre-trade authorization from its clients.

The KR Financial also provides *shared family office services* which can include services such as: estate and income tax planning and consultation; personal business management and bill payment; asset allocation modeling and investment performance analysis; review of income tax returns and coordinating federal, state and local tax payments; preparation of budgets, income statements, balance sheets and related audit trail accounting services; strategic planning for charitable activities, including administration; oversight of client assets, including real estate, insurance, equity portfolios and investment partnerships and provision of other reasonable personal financial management services as requested

KR Financial provides quarterly reports and is always available for client calls or in-person office meetings. We monitor accounts daily. Due to the unique nature of our investment objectives, accounts are not actively traded however we will execute trades when appropriate based upon market and interest rate conditions as well as any short-term client liquidity needs or changes in objectives.

For additional information, please see our ADV Part 2A Firm Brochure – Items 4,7,8, and 13:

<https://adviserinfo.sec.gov/firm/brochure/111282>

You may also wish 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?**

Item 3. Fees Costs, Conflicts, and Standard of Conduct/What fees will I pay?

KR Financial’s Advisory Fees are prorated and paid quarterly, in arrears, based upon the average market value of assets at the end of each month within the quarter. KR Financial’s actual fees may be negotiated. The maximum fee for assets under management is 0.625%. You may incur transaction, brokerage fees and custody fees in addition to our management fee. Some investments, such as mutual funds and ETFs, impose fees in addition to KR Financial’s management fee that will reduce the value of your investments over time.

KR Financial charges a fixed fee for the *shared family office services* payable in arrears. The fee may be charged as frequently as monthly and is negotiable depending on the nature and extent of the *shared family office services* provided, as well as the complexity of the client’s specific situation.

You will pay fees and costs whether you make or lose money on your investments, and these will reduce any amount of money you might make over time. Please make sure you understand what fees and costs you are paying.

You may also wish 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 how much will be invested for me?**

For additional information, please see our **ADV Part 2A Firm Brochure – Items 4,5, and 12:**

<https://adviserinfo.sec.gov/firm/brochure/111282>

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 impact the objectivity of the investment advice we provide you. Please note that the following conflicts are fully disclosed in our Firm Brochure and client agreement upon engagement. Additionally, the firm has implemented internal controls to ensure our clients receive advice that is in their best interests.

KR Financial earns more fees as your account size increases. As a result, conflicts will arise if we recommend retirement plan account rollovers to an IRA in which we manage and receive fees. KR Financial's affiliate, KR Securities LLC ("KRS") acts as a broker/dealer in connection with executing securities transactions for KR Financial's client accounts. When acting as broker-dealer for KR Financial's client accounts, KRS receives brokerage commissions, mark-ups or mark-downs. This relationship presents a conflict of interest. Prior to execution, clients receive a detailed description of all relevant information related to each securities transaction and provide consent before any transaction will be executed.

For additional information, please see our **ADV Part 2A Firm Brochure:**

<https://adviserinfo.sec.gov/firm/brochure/111282>

You may also wish to ask us:

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

How do your financial professionals make money?

All our professionals are paid based upon a fixed compensation structure. No compensation is based upon any sales goals, product sales or any other incentive that would impact a financial professional's advice.

Item 4. Disciplinary History/Do you or your financial professionals have legal or disciplinary history?

No. Please visit Investor.gov/CRS for free and simple search tool to research KR Financial and its financial professionals.

You may also wish to ask us:

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

Item 5. Additional Information

You may obtain additional information about KR Financial including our most recent Client Relationship Summary form by calling us at **(609) 924 2500**.

You may also wish 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?**