

Relationship Summary

Introduction

Kutz & Company, Inc. is registered with the Securities and Exchange Commission as an investment adviser. Brokerage and investment advisory services and fees differ, and it is important for retail investors to understand the differences. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://www.investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing.

Relationships and Services

What investment services and advice can you provide me?

We offer investment advisory services to retail investors. More specifically, we provide comprehensive financial planning and discretionary asset management services to our clients. Our comprehensive financial planning service does not involve any asset management, but instead involves creating a written financial plan for the client that describes the client's current financial situation, identifies needs and opportunities, and evaluates alternative courses of action.

Our discretionary asset management services involve providing investment advice and implementation, asset allocation, rebalancing, monthly monitoring, summary reporting, and periodic recommendations to the client. We do not use load (sales commission) funds, individual issues, limited partnerships, options or non-publicly traded securities in our client accounts. While discretionary authority gives us the ability to trade securities in client accounts without prior authorization, clients are free to place restrictions on the types of securities in their accounts. For discretionary asset management services, we require a minimum account size of \$100,000.

Additional Information:

You can find more detailed information about the services we offer on pages 4-7 of our Firm Brochure.

Conversation Starters:

1. "Given my financial situation, should I choose an investment advisory service? Why or why not?"
2. "How will you choose investments to recommend to me?"
3. "What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?"

Fees, Costs, Conflicts, and Standard of Conduct

What fees will I pay?

For our comprehensive financial planning services, we charge a rate of \$275 per hour. We will bill for comprehensive financial planning services only after services are performed.

For our discretionary asset management services, we charge a rate between .67% and 1.00% of average monthly assets under management. We charge our fees at the end of each quarter based on the average of each month's account value during the preceding quarter. Because our discretionary asset management fees are based on the amount of assets in your account, this gives us an incentive to encourage clients to increase the assets in their accounts, because the more assets there are in the account, the more fees we receive.

In addition to our fees, there are other fees and costs that you may pay directly or indirectly, including trading commissions, custodian fees, and account maintenance fees.

Additional Information:

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. You can find more detailed information about our fees and costs on pages 6-7 of our Firm Brochure.

Conversation Starter:

"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:

- a) Our firm also provides tax and accounting services and charges a separate fee for those services. This creates an incentive for us to recommend our tax or accounting services to our clients. Clients are not required to use these services, however.
- b) Our associates may be licensed insurance agents, and they may recommend these services to clients. This other business activity pays them commissions that are separate from the advisory fees and give them a financial incentive to recommend and sell insurance products to clients.

Additional Information:

You can find more detailed information about our conflicts of interest on pages 7, 9 and 10 of our Firm Brochure.

Conversation Starter:

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

How do your financial professionals make money?

Our financial professionals receive salaries for their services. If the firm's cash flow permits, our financial professionals also receive bonuses.

Disciplinary History**Do you or your financial professionals have legal or disciplinary history?**

No.

Additional Information:

Visit [Investor.gov/CRS](https://www.investor.gov/CRS) for a free and simple search tool to research you and your financial professionals.

Conversation Starter:

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

Additional Information

You can find additional information about our investment advisory services and request a copy of our relationship summary by contacting us at:

Website: www.kutzandcompany.com

Email: andrew@kutzandcompany.com & chaim@kutzandcompany.com

Mailing Address: 475 Northern Blvd., Ste. 26, Great Neck, NY 11021

Telephone: (516) 482-1158

Conversation Starter:

"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?"

Summary of Material Changes to Kutz & Company, Inc. Client Relationship Summary: Our client relationship summary dated March 8, 2024, amended to remove references to TD Ameritrade's institutional program.