

Relationship Summary

Introduction

Keynote Financial Services, LLC 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, 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 that include portfolio management and financial planning.

We manage client portfolios. When managing client portfolios, we take into consideration our clients' personal financial situation, which includes employment status, cash reserves, investment account values, retirement account values, age, anticipated retirement date, other sources of income and their personal tolerance for risk and volatility. With this information, we then assist clients with developing an appropriate investment strategy. We review managed portfolios holdings at least monthly.

More comprehensive financial planning, if requested, may include tax planning, insurance planning, retirement planning and estate planning. Financial planning services may include consultations and/or written financial plans, which analyze your financial situation and makes appropriate recommendations for strategies and methods of implementation of the strategies. We will review your financial plan annually.

Additional Information:

You can find more detailed information about the services we offer in our Form ADV Part 2A, Items 4, 5 and 7.

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 portfolio management services, we charge an annual fee based on a percentage of assets under management. The fee ranges from .50% to 2.00%, depending on the size and complexity of your accounts. The fee is calculated and collected quarterly in arrears. The calculation is based on the custodian reported account value on the last trading day of the quarter. The fee shall be prorated for each capital contribution and withdrawal made during the applicable calendar quarter (with the exception of de minimis contributions and withdrawals). Accounts initiated or terminated during a calendar quarter will be charged a prorated fee.

Our fees do not include transaction fees, brokerage commissions and other related costs and expenses, which you will pay. You may also pay fees charged by your custodian, mutual funds, custodial fees, taxes and transfer fees. We do not receive a portion of any of these fees.

We charge up to \$200 per hour for financial planning services. The fee is charged at the end of the consultation.

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 in our Form ADV Part 2A, Item 5.

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 must 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 is an example to help you understand what this means:

Ex. When we recommend you rollover a retirement account for us to manage, this creates a financial incentive because we charge a fee for our services. We attempt to mitigate the conflict of interest by acting in your best interest by applying an impartial conduct standard on all rollovers.

Additional Information:

You can find more detailed information about our conflicts of interest in our Form ADV Part 2A.

Conversation Starter:

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

How do your financial professionals make money?

We receive a salary and discretionary bonuses based on profitability.

Disciplinary History

Do you or your financial professionals have legal or disciplinary history? No.

Additional Information:

Visit 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

Phone: (860) 875-5753

Address: 7 Keynote Dr., Suite D, Vernon, CT 06066

Email: keynotefinancial@gmail.com

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?”