

**KRS Capital Management, LLC**  
**Client Relationship Summary**  
**June 2022**

[KRS Capital Management, LLC](#) ("KRS," "we," "us," "our" "firm") is registered with the [U.S. Securities and Exchange Commission \("SEC"\)](#) as an Investment Adviser. Brokerage and investment advisory services and fees differ. It is important for a retail investor to understand the differences. There are free tools available for investors to research firms and financial professionals at [Investor.gov/CRS](#). This site also provides educational materials about broker-dealers, investment advisers, and investing.

**WHAT INVESTMENT SERVICES AND ADVICE CAN YOU PROVIDE ME?**

KRS offers discretionary investment management services, financial planning services, and weekly market commentary letters to retail clients. We typically recommend investments in low-cost mutual funds exchange traded funds (ETFs), index funds and individual securities. Depending on the needs of a client, we assist with other investments and will evaluate or offer advice on U.S. Government securities, municipal bonds, and other fixed-income securities. Additionally, if requested and based upon information provided by the client, KRS can prepare an evaluation of existing portfolio investments and provide recommendations for other investments as deemed appropriate. While we offer advice on partnership investments, including hedge funds, the services provided are limited to consultation regarding the investment opportunity and a review of the offering documents. KRS does not manage partnership investments.

KRS offers tailored financial planning services, including comprehensive financial planning or advice on certain planning components only. Advice is provided on financial and cash management, risk management, financial issues relating to divorce or marital issues, estate planning, tax issues, retirement planning, educational funding, goal setting, or other needs as identified by the client. When providing a review or advice on investments within retirement plans, the advice and any recommendations are limited to plan offerings and the service provider(s) selected by the plan providers.

KRS provides investment management clients with weekly newsletters that are focused on general information relating to the topics of investing and financial planning.

You can find more detailed information about all our services by reviewing our [Form ADV 2A](#).

**QUESTIONS YOU SHOULD ASK THE FINANCIAL PROFESSIONAL:**

- *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?**

**Principal Fees and Costs:** Clients pay fees dependent upon the nature and scope of the engagement and are either a percentage of assets under management or fixed fees. Advisory fees for investment management services are based on assets under management and may vary but are generally between 0.50% and 1.00%. These fees are charged in advance on a quarterly basis; the specifics of which are detailed for each client in your investment advisory agreement. The more assets there are in a client's advisory account, the more a client will pay in asset-based fees.

Financial Planning Services are provided on a fixed fee project basis.

Weekly newsletters are provided on a complimentary basis to clients receiving KRS investment management services.

**Other Fees and Costs:** All fees paid to KRS are separate and distinct from the fees and expenses that may be charged by custodians, brokers, banks, and mutual funds. Other account-related fees charged to you may include fees paid to the custodian and broker, fees and expenses related to mutual funds, transaction fees, and product-level fees. Products such as ETFs and mutual funds carry internal management fees and other expenses which are disclosed in the product's prospectus or disclosure document.

**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. Our fees for investment advisory services are described in further detail within [Item 5 of our Form ADV, Part 2A brochure](#).

**QUESTIONS YOU SHOULD ASK THE FINANCIAL PROFESSIONAL:**

- *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 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.*

KRS receives general research, management software and back-office administrative services from Schwab. The receipt of investment research products and/or services as well as the allocation of the benefit of such investment research products and/or services pose a conflict of interest.

The Adviser receives from Schwab, without cost, computer software and related systems' support, which allow the Adviser to better monitor client accounts maintained at Schwab. The software and related systems' support benefit the Adviser directly, and thus, its clients.

Additionally, the Adviser receives the following benefits from Schwab: receipt of duplicate client confirmations and bundled duplicate statements; access to a trading desk that exclusively services SI participants; access to block trading which provides the ability to aggregate securities transactions and then allocate the appropriate shares to client accounts; and access to an electronic communication network for client order entry and account information.

**Additional Information:** For more detailed information regarding conflicts of interest, please see our [Form ADV, Part 2A brochure](#).

**QUESTIONS YOU SHOULD ASK THE FINANCIAL PROFESSIONAL:**

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

**HOW DO YOUR FINANCIAL PROFESSIONALS MAKE MONEY?**

At KRS, your financial professional makes money in the following ways:

- As the Managing Member of the firm, your financial professional directly receives revenue the firm earns from providing you with advisory services or recommendations.
- Your financial professional receives a portion of the advisory fees you pay. As a result, your financial professional is incentivized to encourage you to increase the amount of assets in your account(s).
- Other factors which affect how much your financial professional is paid include: the amount of client assets serviced, and the time and complexity required to meet a particular clients' financial needs and objectives.

**DO YOU OR YOUR FINANCIAL PROFESSIONALS HAVE LEGAL OR DISCIPLINARY HISTORY?**

No, our firm and its financial professional do not have any legal or disciplinary history to report. Please see [Investor.gov/CRS](http://Investor.gov/CRS) for a free search tool to research our Firm and our financial professionals.

**QUESTIONS YOU SHOULD ASK THE FINANCIAL PROFESSIONAL:**

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

**ADDITIONAL INFORMATION**

You can find additional information about KRS on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). Please call us at (248) 433-0621 for up-to-date information about our firm and to request a current copy of our Client Relationship Summary.

**QUESTIONS YOU SHOULD ASK THE FINANCIAL PROFESSIONAL:**

- *As a financial professional, do you have any disciplinary history? If so, for what type of conduct?*
- *Who is my primary contact person?*
- *Is he or she a representative of an investment adviser?*
- *Who can I talk to if I have concerns about how this person is treating me?*