



## KingsMark Private Financial Advisors, LLC

KingsMark Private Financial Advisors, LLC is an SEC-registered investment adviser which provides investment advisory (rather than brokerage) services to clients. Investment advisory services and fees differ from brokerage services and fees, and 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](http://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 management and financial planning services to retail investors. As part of our **investment management services**, we provide you with advice based on your individual needs, goals and objectives. We continuously monitor your accounts and conduct a review at least annually. We also review your account if you inform us of a change in your circumstances, account holdings or investment objectives, or if there are unusual economic conditions. If you grant us **discretionary authority**, we make all decisions to buy, sell or hold securities, cash or other investments in your account *without consulting you first*. You may, at any time, revoke this authority or impose reasonable restrictions. If you grant us **non-discretionary authority**, we will always contact you before implementing any transactions in your account.

As part of our **financial planning services**, we meet with you and help you determine and set your long-term financial goals, addressing area(s) such as investments, tax planning, asset allocation, risk management, etc. You receive on-going services for one year after we present you with a full or segmented financial plan, and during this period, you can visit with us about any aspect of the plan as originally prepared, including reviews and updates. We only review your financial plan at your request.

Depending on your specific needs, we may recommend stocks, bonds, ETFs, foreign-issued securities, CDs, life insurance, annuities, options, or any other investment product that may be suitable for you based on your specific circumstances, needs, goals and objectives. We do not have any requirements for opening or maintaining an account, such as a minimum investment amount, however, we may decline to manage an account if we believe it is too small for us to efficiently and effectively manage.

*For more detailed information about our services, please see Items 4 and 7 of our [Form ADV Part 2A “Brochure.”](#)*

### Conversation Starters

Below are some questions you can ask our financial professionals to start a conversation about relationships and services:

*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?

**Financial Planning Fees:** You will be charged either on a fixed-fee or hourly-fee basis for financial planning services. Fees will usually not exceed \$10,000. There is a \$250 minimum fee for a fixed-fee financial plan. Hourly fees for financial plans are up to \$300/hour and billed in 5-minute increments.

**Investment Advisory Fees:** You will pay an annual investment advisory fee for our services (“Advisory Fee”) based on a percentage of the assets we manage for you either a flat percentage rate or tiered fee rate. You will pay either a flat annual percentage rate of up to 2% **or** a tiered fee rate as illustrated on the fee schedule below. The exact fee is listed in your Investment Advisory Agreement and is negotiable. Advisory Fees are either calculated based on the account balance at the end of the quarter or calculated based on the average daily balance in the account during the quarter, depending on the custodian. Advisory Fees are billed in arrears at the end of each quarter.

Account Value	Annual Advisory Fee
First \$500,000	1.25%
Next \$500,000	1.10%
Next \$1,000,000	0.85%
Next \$2,000,000	0.70%
Over \$4,000,000	0.50%

**(PLEASE SEE ADDITIONAL FEES AND EXPENSES CONTINUED ON THE NEXT PAGE)**

**Other Fees and Costs:** You will also pay brokerage commissions, transaction charges, handling fees, custodial fees, service charges, account maintenance fees, fees related to mutual funds and variable annuities, and ticket charges and other similar charges incurred in connection with transactions for your Account(s). If your assets are managed by a third-party manager and co-advised by us, you will pay the third-party manager separately based on the agreement you signed with such third-party manager. In addition to the fees described above, you may also pay directly or indirectly: retirement plan fees, mutual fund sales loads, 12(b)-1 marketing fees charged by mutual funds, contingent deferred sales charges, annuity fees including mortality and expense charges, and surrender charges. *For more detailed information about our fees and costs, please see Item 5 of our [Form ADV Part 2A “Brochure.”](#)*

### **Conversation Starters**

*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?*

The fees you pay us create conflicts of interest. For example, we may recommend you roll over your retirement plan assets into an account to be managed by us. This recommendation creates a conflict of interest as we will earn a new (or increase our current) advisory fee as a result of the rollover. *For more information on conflicts of interests and how we address them, please see Items 4, 5, 10, 11 and 12 of our [Form ADV Part 2A “Brochure.”](#)*

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.

### **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.*

- We receive institutional brokerage services (trading, custody, reporting and related services) as well as various support services that help us manage or administer your accounts and/or help us manage and grow our business. Because we receive these services at no cost (or at a discount), this presents a conflict of interest in that we have an incentive to select or recommend a custodian based on the benefits we receive rather than most favorable execution.
- Our investment adviser representatives are independently licensed to sell insurance products for commissions in their separate capacities as insurance agents. This creates a conflict of interest in that our representatives have an incentive to recommend insurance products.

*For more information on the conflicts of interests we have and how we resolve them, please see Items 4, 5, 10, 11, 12 and 14 of our [Form ADV Part 2A “Brochure.”](#)*

### **How Do Your Financial Professionals Make Money?**

Our IARs are compensated by salary, incentive pay based on the amount of client assets they manage and/or discretionary bonuses. This presents a conflict of interest in that we have an incentive to encourage you to increase the assets in your account. Our IARs are not compensated any differently based on the advisory products they sell to you and do not receive any non-cash compensation.

### **Conversation Starters**

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

### **Do You or Your Financial Professionals Have Legal or Disciplinary History?**

No. Visit [Investor.gov/CRS](http://Investor.gov/CRS) for a free and simple search tool to research our firm and our financial professionals.

### **Conversation Starters**

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

For more information about our investment advisory services or to request the most current version of this relationship summary, please go to [kmpfa.com](http://kmpfa.com), the SEC’s website at [adviserinfo.sec.gov](http://adviserinfo.sec.gov), or call our office at (229) 439-2348.

### **Conversation Starters**

*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?*



## **KingsMark Private Financial Advisors, LLC**

### **Summary of Changes**

Please note the following changes since the previous version of our Form CRS, dated April 13, 2021:

- We clarified that the fee we charge for amounts of \$4,000,000 is 0.50%.