



KKM Financial, LLC
Form CRS Customer Relationship Summary
Effective: June 30, 2020

Firm Overview:

KKM Financial, LLC (“KKM”, “the Firm”) is an investment advisor registered with the Securities and Exchange Commission (“SEC”). Investment advisory fees are different than the services and fees provided by a broker-dealer and it is important for you to understand the differences. There are free and simple tools available allowing you 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 in general.

What investment services and advice can you provide me?

KKM provides investment advisory services to other wealth advisors, financial institutions, family offices, and high net worth individuals. These services include, but are not limited to, wealth management and investment consulting. KKM will monitor your account investments on an ongoing basis as part of our standard services and will confer with you via phone, email and/or meetings to discuss your investments and any changes to your financial situation. Clients of KKM can choose an account that allows us to buy and sell investments in your advisory account without asking you in advance (a “**discretionary advisory account**”) or we may give you advice on investment options and you decide what investments to buy or sell (a “**non-discretionary advisory account**”). Your elected choice of these services will be communicated in your advisory agreement. Clients can impose certain restrictions on their accounts. KKM portfolios are invested in ETFs (Exchange-Traded Funds), mutual funds, equities (stocks), corporate and government fixed income (bonds), MLPs (Master Limited Partnership), REITs (Real Estate Investment Trusts), options, and private funds. KKM may use other securities as well to help diversify a portfolio when applicable. KKM does not have a minimum account size for investment advisory services, however certain strategies may require a minimum investment.

Ask Your Financial Advisor

Conversational Starters:

- 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?

For additional information, please see our Form ADV, Part 2A brochure (Item 4, and Item 7) and other applicable documents.

What fees will I pay?

Fees for investment advisory services are charged at the end of each calendar month or quarter, based on the market value of the assets in your account on the last day of the quarter. In certain cases, fees are deducted daily should the broker-dealer (custodian) have the ability to offer such a service and the client agrees to this arrangement. KKM's standard fee schedule is found in our Disclosure Brochure. Fees are subject to negotiation. Your fee may vary from the standard schedules to reflect circumstances that apply to your specific account. The specific fee schedule and terms that apply to your account are stated in your investment advisory agreement.

Fees for family office services are charged according to a fixed or asset-based fee arrangement. Fees vary for these services and are stated in a separate agreement. We do not have a standard fee schedule for these services. Fees are determined on a case-by-case basis and depend on the scope of services provide to you.

The types of fees we receive may create a conflict of interest. Asset-based fees incentivize us to encourage you to add more assets to your account. You will also incur other fees directly or indirectly. These may include but are not limited to custodian fees, account maintenance fees, mutual fund expenses, transaction costs, trade-away fees, account transfer fees, wire transfer fees, interest and taxes. You will pay these 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.

Conversational Starters:

- Help me understand how these fees and costs might affect my investments. If I give you \$100,000 to invest, how much will go to fees and costs and how much will be invested for me?
- What services will I receive for those fees?
- What additional cost should I expect in connection with my advisory account?

For additional information, please see our Form ADV, Part 2A brochure (Item 5) and other applicable documents.

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 provide you with recommendations as your investment advisor, 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 affect the investment advice we provide you. Examples could include recommending that you transfer an account into an account managed by us, or recommending that your assets remain in your account rather than satisfying a debt obligation.

We receive services from custodians we recommend that typically include such items as: investment-related research, quotes and market data; technology that allows us to service your account including trading and access to your account data; compliance and/or practice management-related publications; free or discounted conferences, meetings and other educational and/or social events; marketing support; and/or other products and services that assist us in operating our business. The economic benefit we receive creates a conflict of interest and may influence our choice of custodian for custody and brokerage services.

Conversational Starters:

- What are the most common conflicts of interest? How might your conflicts of interest affect me, and how will you address them?

For additional information, please see our Form ADV, Part 2A brochure (Item 10, Item 12, and Item 14) and other applicable documents.

How do your financial professionals make money?

Our financial professional's compensation is based primarily on salary, bonus and the profits of the firm.

Do your financial professionals have legal or disciplinary history?

Yes. A financial professional has a disputed disciplinary action with a former firm. There are free and simple tools available allowing you to research firms and financial professionals at Investor.gov/CRS or www.brokercheck.finra.org, which also provides educational materials about broker-dealers, investment advisers and investing in general.

To report a problem to the SEC, visit <http://www.investor.gov> or call the SEC's toll-free investor assistance line at (800) 732-0330. If you have a problem with your investment accounts or financial professional, contact us at (312) 448-7230.

Conversational Starters:

- As a financial professional, do you have any disciplinary history? If so, for what type of conduct?

Additional Information

For additional information about the services offered by our firm, please visit our website at kkmfinancial.com

If you would like additional information about our advisory services, or a copy of this relationship summary please call us at (312) 448-7230.

Conversational Starters:

- Who is my primary contact person?
- Is he or she a representative of an investment advisor or a broker-dealer?
- Who can I talk to if I have concerns about how this person is treating me?