

# Luedtke & Associates, LLC

August 1, 2025

*Client Relationship Summary (Form CRS)*

## Item 1. Introduction

Luedtke & Associates, LLC (“Luedtke”, “Firm”, “We”, “Us”, “Our”) is an SEC registered investment advisor that provides advisory services for a fee rather than for brokerage commissions. As a retail investor, it is important to understand the differences between services and fees of an investment advisor and a broker-dealer. [Investor.gov/CRS](https://www.investor.gov/crs) offers free and simple tools to research firms and financial professionals. Additionally, it also provides educational materials about broker-dealers, investment advisors, and investing.

## Item 2. Relationships and Services

*What investment services and advice can you provide me?*

**Advisory Services:** We offer investment advisory services to retail and institutional investors. These services generally include wealth management, financial planning, retirement plan consulting and general consulting. Each of the advisory services is described in our ADV 2A Brochure, including the associated fees charged and conflicts of interest.

We will offer you advice on a regular basis. We will discuss your investment goals, design with you a strategy to achieve your investment goals and regularly monitor your account. We will manage your account on a discretionary basis (which means that we can buy and sell investments in your account without asking you in advance). Your elected choice of services will be communicated in your Advisory Agreement, which will govern our relationship with you. We will contact you at least annually to discuss your portfolio. We do not have a minimum to open an account.

We do not limit clients to proprietary products or a limited menu of products and types of investments. This service will continue until terminated pursuant to the terms of your executed Advisory Agreement.

### ***Additional Information***

For more information about our services, we recommend reading our ADV Part 2A Items 4, 7.

### ***Conversation 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?”

## Item 3. Fees, Costs, Conflicts, and Standard of Conduct

### ***What fees will I pay?***

We are paid for our services as follows:

**Advisory Services:** The specific manner and amount of advisory fees charged by us are established in your written agreement. For our investment advisory services, we currently charge a tiered asset-based fee, quarterly, in advance, based upon the aggregate market value of your portfolio on the last business day of the previous calendar quarter. The more assets you have in this type of account, the more you will pay in fees, which creates an incentive to increase the size of your account either by deposit or performance. Exclusive of our fees, you may incur, depending on your investments, transaction fees, redemption fees, wire transfer fees, overnight check fees, and other related costs and expenses imposed by the administrator, custodian or other service providers. You will pay fees and incur 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.

### ***Other Fees and Costs:***

You may also pay fees and costs applicable to common categories such as custodian fees, account maintenance fees, fees related to mutual funds, and other transactional fees and product-level fees.

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. For more information regarding our fees and costs, review ADV Part 2A Item 5.

### **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?"

***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.

**Investment Accounts:** Generally, we get paid based on the assets in your account. We may recommend that you add assets or funds into that account. Even though that advice may be in your best interest, that advice is conflicted because the more money in your account, the more we would collect in fees from you.

**Third-Party Payments:** Associated persons providing investment advice on behalf of our Firm are licensed as insurance agents. These persons will earn commission-based compensation for selling insurance products. Insurance commissions are separate and in addition to our advisory fees. This practice presents a conflict of interest because they have an incentive to recommend insurance products to you for the purpose of generating commissions rather than solely based on your needs. This conflict is mitigated by our fiduciary duty and adherence to our code of ethics. When referring clients to purchase insurance, the client's best interest will be the main determining factor and clients are not required to purchase insurance products from Luedtke.

Luedtke may also receive asset-based advisory fees from third party broker-dealers and insurance carriers to provide advisory consulting services to clients. The services provided by Luedtke under these third-party relationships are limited to a) serving as the client relationship manager and maintaining a complete financial profile for each client, b) providing ongoing account suitability and best interest analysis based on current client financial profiles, c) providing investment analysis and required minimum distributions (RMDs) based on disclosed client assets. Luedtke mitigates this conflict of interest by limiting its compensation to asset based advisory fees and not receiving nor sharing in commissions or any transaction compensation in these relationships.

### **Conversation Starters**

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

#### ***Additional Information***

For more information about our conflicts of interest, we recommend reading our ADV Part 2A, Items 4 and 10.

#### ***How do your financial professionals make money?***

Our financial services professionals are compensated based on an agreed-upon annual salary. Certain individuals are also compensated via a distribution based on their ownership percentage in Luedtke & Associates, LLC

## **Item 4. Disciplinary History**

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

No, please visit [Investor.gov/CRS](https://www.investor.gov/CRS) for a free and simple search tool to research ABC and our financial professionals.

### **Conversation Starters**

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

## **Item 5. Additional Information**

To find additional information about Luedtke, such as a full copy of the ADV Part 2, and to request a copy of the *Customer Relationship Summary*, please send us an email at [info@Luedtkegroup.com](mailto:info@Luedtkegroup.com). If you would like to request up-to-date information as well as to request a copy of the relationship summary, please contact us via phone at 262-626-4783. You may also find a copy of the most recent ADV Part 2 at [adviserinfo.sec.gov](https://adviserinfo.sec.gov)

### **Conversation 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?"