

KRM Financial Planning & Wealth Management, LLC
Form ADV Part 3, Client Relationship Summary (Form CRS)
January 2, 2026

Item 1. Introduction	<p>KRM Financial Planning & Wealth Management, LLC (“KRM”) is registered with the U.S. Securities and Exchange Commission (SEC) as an investment adviser. Please note that brokerage and investment advisory services and fees differ, and that it is important that you understand the differences. Free and simple tools are available to research firms and financial professionals at investor.gov/CRS. This site also provides educational materials about broker-dealers, investment advisers, and investing.</p>
Item 2. Relationship And Services	<p>What investment services and advice can you provide me?</p> <p>KRM offers comprehensive personal financial planning and customized investment strategies based on your financial objectives and risk tolerance.</p> <p>KRM continuously monitors your account as part of our standard investment management service. Our agreement to do so lasts until either you or KRM ends the advisory relationship. We provide retirement and non-retirement account services and recommend account types based on your circumstances. KRM does not directly hold your assets; a qualified custodian will keep them. While KRM provides extensive investment options, investments can only be held at the limited number of custodians with whom KRM has relationships.</p> <p>Our investment management services are performed on a discretionary or non-discretionary basis. Discretionary means you grant our financial professionals the authority to employ strategies and place trades at their discretion based on your goals and circumstances. When opening an account, you can set limits on our discretionary authority.</p> <p>KRM offers advice on limited investment offerings in which we have expertise. These include equities, fixed-income securities, investment company securities, real estate, and private fund offerings.</p> <p>KRM does not have a minimum account size, and there are no other requirements for retail investors to establish a relationship with KRM.</p> <p>Additional information can be found by reading KRM’s Form ADV Part 2A, which is provided at or before account opening. It can be found at https://krmfinancial.com.</p> <p>Conversation Starters. Ask your financial professional:</p> <ul style="list-style-type: none"> • 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 licenses, education, and other qualifications? What do these qualifications mean?
Item 3. Fees, Costs, Conflicts, and Standard of Conduct	<p>What fees will I pay?</p> <p>For investment management services, you will be charged ongoing advisory fees calculated as a percentage of the value of the assets in the account, which will be billed monthly in arrears based upon the asset value as of the last day of the prior month. Advisory fees are negotiable but subject to a maximum of 1.25% annually. You may also pay fees to the custodian for trading and maintenance of the account. These fees vary by custodian and the type and number of investments in the account. Depending on the specific arrangement, there may also be sub-adviser platform fees and third-party manager fees. These fees would be disclosed in the sub-adviser’s Form ADV Part 2A, which, if applicable, will be provided. Because KRM is generally compensated based on the value of your accounts, the firm is incentivized to recommend that you increase the amount of assets you allow us to manage. 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. More details can be found on KRM’s Form ADV Part 2A or at https://krmfinancial.com.</p>

	<p>Conversation Starters. Ask your financial professional:</p> <ul style="list-style-type: none"> • 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? <p>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?</p> <p>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. "In reviewing any of your existing investments, KRM is incentivized to recommend that you transfer those assets into an account managed by KRM for KRM to maximize its compensation for investment management services. KRM addresses these conflicts through a variety of methods. More details regarding conflicts of interest can be found on KRM's Form ADV Part 2A or at https://krmfinancial.com.</p> <p>Conversation Starter. Ask your financial professional:</p> <ul style="list-style-type: none"> • How might your conflicts of interest affect me, and how much will you address them? <p>How do your financial professionals make money?</p> <p>Financial professionals earn a portion of the advisory fees, which align interests with our clients. We do not receive any commissions for providing investment advice to clients. The firm does compensate solicitors for client referrals.</p>
<p>Item 4. Disciplinary History</p>	<p>Do your financial professionals have a legal or disciplinary history?</p> <p>No. KRM financial professionals do not have relevant disclosures. Individual financial professionals have a legal or disciplinary history, which is disclosed to you on their Form ADV Part 2B Supplement, which will be provided to you in conjunction with this relationship summary. You can visit investor.gov/CRS for a free and simple tool to research KRM and our financial professionals.</p> <p>Conversation Starter. Ask your financial professional:</p> <ul style="list-style-type: none"> • As a financial professional, do you have any disciplinary history? For what type of conduct?
<p>Item 5. Additional Information</p>	<p>You can find additional information about our services by visiting https://krmfinancial.com. You can also request more information or a copy of this relationship summary by contacting Robert Sweas at (630) 377-8760.</p> <p>Conversation Starter. Ask your financial professional:</p> <ul style="list-style-type: none"> • Who is my primary contact person? • Is he or she a representative of an investment adviser or a broker-dealer? • Who else can I talk to about my portfolio(s)?

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