

## Customer Relationship Summary

December 13, 2024

### A Summary of Your Advisory Relationship with Kane Company Wealth Management, Inc.

Kane Company Wealth Management, Inc., is registered with the Securities and Exchange Commission (SEC) as an Investment Adviser and we provide investment advisory services rather than brokerage services.

- Investment advisory services and brokerage services and fees differ, and it is important for you as a retail investor to understand the differences.
- Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing.

### Relationships and Services

<p>What investment services and advice can you provide me?</p>	<p>Kane Company Wealth Management offers two main fee-only service levels. Service Level 1 - Wealth Management Services and Service Level 2 - Investment Advisory Services. Wealth Management Services include comprehensive financial planning services such as investment planning and management, retirement planning, income tax planning and preparation, cash flow planning, estate planning, insurance planning, education planning and charitable gift planning. All clients receiving wealth management services receive a written Investment Policy Statement and/or Asset Allocation Plan, which sets forth client goals and recommended asset allocation strategy. Investment Advisory Services are stand-alone investment management services.</p> <p>Kane Company Wealth Management’s clients are mostly individuals, couples, and families, as well as business entities, trusts, and charitable organizations. We provide our wealth management and investment advisory services on a discretionary or nondiscretionary basis. Discretionary means the trading activity with your account is entered by us without receiving prior authorization for each trade. For nondiscretionary accounts, you make the ultimate decision regarding the purchase and/or sale of investments.</p> <p>We have a \$100,000 minimum in total household investment assets which is waived for those committed to a systematic savings plan of at least \$1,000 per month. However, we can waive the account minimum or negotiate fees at our discretion. We do not restrict our advice to limited types of products or investments.</p> <p>For additional information, please see our Form ADV Part 2A brochure Items 4, 5, and 7, which is available online at: <a href="https://adviserinfo.sec.gov/firm/summary/115756">https://adviserinfo.sec.gov/firm/summary/115756</a>.</p>	<p><b>Conversation Starters.</b> Questions to Ask Us:</p> <ul style="list-style-type: none"> <li>• Given my financial situation, should I choose an investment advisory service? Why or why not?</li> <li>• How will you choose investments to recommend to me?</li> <li>• What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?</li> </ul>
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### Fees, Costs, and Conflicts

<p>What fees will I pay?</p>	<p>Kane Company Wealth Management charges an Annual Retainer Fee to provide Wealth Management Services. The Annual Retainer Fee, payable quarterly in advance (unless otherwise documented in the contract) is calculated as: \$3,600 + 0.50% of Total Investment Assets. Total Investment Assets is your total household net worth less your home, business, personal property and vehicles. For example, a client with \$1,000,000 of Total Investment Assets would have an Annual Retainer Fee of \$8,600 calculated as: \$3,600 + (0.50% of \$1,000,000), which is \$2,150 paid quarterly.</p> <p>Annual stand-alone Investment Advisory Service Fees are based upon assets under management ranging from 1.2% to 0.30%. For example, a client with \$1,000,000 of assets under management would have an annual fee of \$6,000, which is \$1,500 paid quarterly. Kane Company Wealth Management charges a separate fee for tax planning and preparation for stand-alone Investment Advisory Service clients. The cost of these services are dependent upon the complexity and type of return(s).</p> <p>We are, and have always been, strictly fee-only financial advisers, meaning all compensation received is solely from the client. Zero compensation is contingent on the purchase or sale of any financial product.</p>	<p><b>Conversation Starters.</b> Questions to Ask Us:</p> <ul style="list-style-type: none"> <li>• 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?</li> </ul>
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	<p>In addition to our fees, clients will pay some, or all, of the following fees and expenses: brokerage commissions, transaction fees, mutual fund, variable annuity, or ETF management fees. Clients will pay fees and costs whether they make or lose money on their 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.</p> <p>For additional information, please see our Form ADV Part 2A brochure Items 5 and 12, which is available online at: <a href="https://adviserinfo.sec.gov/firm/summary/115756">https://adviserinfo.sec.gov/firm/summary/115756</a>.</p>	
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**Standard of Conduct**

<p>What are your legal obligations to me when acting as my investment adviser?</p> <p>How else does your firm make money and what conflicts of interest do you have?</p>	<p><b>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.</b></p> <p>We recommend that you establish an account with a third-party independent custodian. We receive research products and services from the custodian to assist us in the performance of our investment decision-making responsibilities. These arrangements present a conflict of interest in that we have a financial incentive to recommend that you maintain your account with the custodian for the availability of these institutional products and services and not solely on the nature, cost, or quality of custody and brokerage services provided by the custodian.</p> <p>For additional information, please see our Form ADV Part 2A brochure Items 12 and 14, which is available online at: <a href="https://adviserinfo.sec.gov/firm/summary/115756">https://adviserinfo.sec.gov/firm/summary/115756</a>.</p>	<p><b>Conversation Starters.</b> Questions to Ask Us:</p> <ul style="list-style-type: none"> <li>• How might your conflicts of interest affect me, and how will you address them?</li> </ul>
<p>How do your financial professionals make money?</p>	<p>Our financial professionals are compensated by a salary based on their duties and the revenue our firm earns from its wealth management or investment advisory services. All employees, including financial professionals, may also receive compensation for client referrals.</p>	

**Disciplinary History**

<p>Do you or your financial professionals have legal or disciplinary history?</p>	<p>No, our firm or financial professionals do not have any legal or disciplinary history. Visit <a href="http://Investor.gov/CRS">Investor.gov/CRS</a> for a free and simple search tool to research us and our financial professionals.</p>	<p><b>Conversation Starters.</b> Questions to Ask Us:</p> <ul style="list-style-type: none"> <li>• As a financial professional, do you have any disciplinary history? For what type of conduct?</li> </ul>
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**Additional Information**

<p>Additional Information</p>	<p>For additional information about our services, you may visit the SEC's website at <a href="http://adviserinfo.sec.gov">adviserinfo.sec.gov</a> by searching CRD #115756. If you would like additional, up-to-date information or a copy of this disclosure, please contact our firm at (515) 270-2727.</p> <p style="text-align: center;">For Additional Information</p> <div style="text-align: center;">  </div>	<p><b>Conversation Starters.</b> Questions to Ask Us:</p> <ul style="list-style-type: none"> <li>• 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?</li> </ul>
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FORM ADV PART 2A

Firm Brochure

December 13, 2024

## KANE COMPANY WEALTH MANAGEMENT, INC.

8831 Thomas Avenue, Suite 200  
Johnston, IA 50131  
515-270-2727  
[www.kanecompanypc.com](http://www.kanecompanypc.com)

### Item 1 Cover Page

This brochure provides information about the qualifications and business practices of Kane Company Wealth Management, Inc. If you have any questions about the contents of this brochure, please call us at (515) 270-2727 or send an email to [Steve@KaneCompanyPC.com](mailto:Steve@KaneCompanyPC.com). The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority.

Kane Company Wealth Management, Inc. is a registered investment adviser. Registration as an Investment Adviser does not imply a certain level of skill or training. Additional information about Kane Company Wealth Management, Inc. is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) and its CRD number is [115756](https://www.adviserinfo.sec.gov/crd/115756).

## Item 2 Summary of Material Changes

Since filing our last Annual Amendment in January 2024, Jason Kane purchased 49% of Kane Company Wealth Management, Inc. Steven Kane now controls 51% of the company. Item 4 of this brochure has been updated accordingly.

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## Item 4 Advisory Business

Kane Company Wealth Management, Inc. has been a Registered Investment Adviser since August 30, 2001. Steven L. Kane, CPA/PFS, CFP® is the 51% owner and Jason Kane, CFP®, is the 49% owner.

Kane Company Wealth Management, Inc. offers an independent, fee-only investment advisory service using no-load mutual funds, exchange traded funds (ETF's), and occasionally some individual stocks and bonds. Kane Company Wealth Management, Inc. serves in a fiduciary capacity to do what is best and for the benefit of each specific client.

Kane Company Wealth Management, Inc. manages the investment accounts of its clients in accordance with the objectives and any restrictions established by each client, by developing an investment policy statement and/or an asset allocation plan. Kane Company Wealth Management, Inc. will direct, primarily at its sole discretion, the investment and reinvestment of the assets in client accounts. The firm's philosophy centers on long-term investing and the use of the analysis of past performance and scientific evidence of various asset classes to build diversified, low cost, passive and active-passive portfolios. Investment portfolios will be tailored to the individual needs and desires of each client.

Kane Company Wealth Management, Inc. does not participate in wrap fee programs.

As of December 31, 2023, Kane Company Wealth Management, Inc. actively managed \$198,470,487 on a discretionary basis and \$1,420,510 on a non-discretionary basis for a total amount of assets under management of \$199,890,997.

## Item 5 Fees and Compensation

### **Service 1: Wealth Management Services**

Wealth Management Services include comprehensive financial planning services such as investment planning and management, retirement planning, income tax planning and preparation, cash flow planning, estate planning, insurance planning, education planning and charitable gift planning. All clients receiving wealth management services receive a written Investment Policy Statement and/or Asset Allocation Plan, which sets forth client goals and recommended asset allocation strategy. Kane Company Wealth Management, Inc. charges an Annual Retainer Fee to provide Wealth Management Services.

The Annual Retainer Fee, payable quarterly in advance (unless otherwise documented in the contract) is calculated as: \$3,600 plus 0.50% of Total Investment Assets. Total Investment Assets is your total household net worth less your home, business, personal property and vehicles. For example, a client with \$1,000,000 of Total Investment Assets would have an Annual Retainer Fee of \$8,600 calculated as: \$3,600 + (0.50% of \$1,000,000), which is \$2,150 per quarter.

**Service 2: Investment Advisory Services**

Kane Company Wealth Management, Inc. is Fee-Only all-the-time, and a level-fee fiduciary adviser, which means we charge a percentage of total assets managed as our fee for our stand-alone Investment Advisory Services. Annual Investment Advisory Service Fees are based upon assets under management ranging from 0.30% to 1.20%. Kane Company Wealth Management, Inc. charges an additional fee for tax planning and preparation for stand-alone Investment Advisory Service clients. The cost of these services are dependent upon the complexity and type of return(s). Typically, clients will be charged quarterly, in advance, using the following schedule, however on occasion fees may be negotiated.

Assets Under Management	Annual % Fee	Per Quarter
\$0 - \$250,000	1.20%	.30%
\$250,000 - \$500,000	1.00%	.25%
\$500,000 - \$1,000,000	0.80%	.20%
\$1,000,000 - \$2,000,000	0.60%	.15%
\$2,000,000 - \$5,000,000	0.40%	.10%
\$5,000,000 - \$10,000,000	0.35%	.0875%
\$10,000,000 and over	0.30%	.075%

The management fees will be payable quarterly in advance. The initial quarter fees are prorated. Clients will not be charged a greater fee than the minimum amount assessed at the next breakpoint level. Refund/Contract Termination: Client may terminate advisory services without penalty (full refund) within five business days. Otherwise, if termination occurs prior to the end of a calendar quarter, a prorated refund of unearned fees will be made to the client.

The following is a sample of the method that we use to provide the lowest tiered fee for Investment Advisory Services:

Assets Under Management	Annual % Fee	Annual Fee Capped at Best Rate
\$0 - \$208,333.33	1.20%	N/A
\$208,333.34 - \$250,000	N/A	\$2,500.00
\$250,000.01 - \$399,999.99	1.00%	N/A
\$400,000 - \$500,000	N/A	\$4,000.00
\$500,000.01 - 749,999.01	0.80%	N/A
\$750,000 - \$1,000,000	N/A	\$6,000.00
\$1,000,000.01 - \$1,333,333.33	0.60%	N/A
\$1,333,333.34 - \$2,000,000	N/A	\$8,000.00
\$2,000,000.01 - \$4,375,000	0.40%	N/A
\$4,375,000.01 - \$5,000,000	N/A	\$17,500.00
\$5,000,000.01 - \$8,571,428.57	0.35%	N/A
\$8,571,428.58 - \$10,000,000	N/A	\$30,000.00
\$10,000,000.01 and over	0.30%	N/A

For example, a client with \$1,900,000 of assets under management will not be charged 0.60% (\$11,400 annually), but rather will be capped at the reduced rate of \$8,000 (.42%) annually (\$2,000 per quarter).

Kane Company Wealth Management, Inc.’s clients may choose to either have their fees deducted from their assets or to be billed for fees incurred. Investment Advisory Service fees are billed or deducted from assets on a quarterly basis.

The above referenced fees charged by Kane Company Wealth Management, Inc. do not include any brokerage commissions and other costs related to the execution of transactions on behalf of clients. Moreover, mutual funds and exchange-traded funds that are held by advisory clients will bear their own internal transaction and administrative costs.

Kane Company Wealth Management, Inc. and supervised persons do not accept compensation for the sale of securities or other investment products, including asset-based sales charges or service fees from the sale of mutual funds.

Fees for financial planning engagements and other services performed by Kane Company Wealth Management, Inc. are quoted separately and are in addition to the above-listed investment advisory fees.

#### **Item 6 Performance-Based Fees and Side-By-Side Management**

Kane Company Wealth Management, Inc. does not charge any performance-based fees (fees based on a share of capital gains or capital appreciation of the assets of a client).

#### **Item 7 Types of Clients**

Kane Company Wealth Management, Inc. generally provides investment advice to individuals, couples, and families, as well as trusts, charitable foundations, and company-sponsored retirement plans. Kane Company Wealth Management, Inc. provides investment advisory services for clients with a minimum of \$100,000 in total household investment assets or those committed to a systematic savings plan of at least \$1,000 per month.

#### **Item 8 Methods of Analysis, Investment Strategies and Risk of Loss**

Kane Company Wealth Management, Inc.'s investment management style primarily utilizes fundamental analysis and may have an impact on performance. Keeping investment fees low and investing tax efficiently are the top priorities of the investment strategy. Client portfolios will be managed using primarily passive vehicles, including the no-load institutional asset class mutual funds and exchange traded funds offered by Dimensional Fund Advisors (DFA). It is the advisor's belief that these provide the best investment option based on diversification, low cost, tax efficiency and the investment community's inability to consistently outperform with active management strategies. Once invested in DFA mutual funds you may not be able to make additional investments if you terminate your agreement with us except through another advisor also authorized by DFA. Kane Company Wealth Management, Inc. does not use DFA funds exclusively and may use funds and exchanged traded funds from other fund families, and on occasion individual stocks and bonds, in client portfolios. All securities investments do involve a risk of loss and clients should read each prospectus carefully.

The basic investment strategies under which client investments will be managed include the following:

1. Modern Portfolio Theory, as recognized by the 1990 Nobel Prize, will be the philosophical foundation for how the portfolio will be structured and how subsequent decisions will be made. The underlying concepts of Modern Portfolio Theory include:
  - Investors are risk averse. The only acceptable risk is that which is adequately compensated by potential portfolio returns
  - Markets are efficient. It is virtually impossible to anticipate the future direction of the market as a whole or of any individual security. It is, therefore, unlikely that any portfolio will succeed in consistently "beating the market"
  - The design of the portfolio as a whole is more important than the selection of any particular security within the portfolio. The appropriate allocation of capital among asset classes (stocks, bonds, cash, etc.) will have far more influence on long-term portfolio results than the selection of individual securities. Investing for the long term (preferably longer than ten years) becomes critical to investment success because it allows the long-term characteristics of the asset classes to surface
  - For a given risk level, an optimal combination of asset classes will maximize returns. Diversification helps reduce investment volatility. The proportional mix of asset classes determines the long-term risk and return characteristics of the portfolio as a whole
  - Portfolio risk can be decreased by increasing diversification of the portfolio and by lowering the correlation of market behavior among the asset classes selected (correlation is the statistical term for the extent to which two asset classes move in tandem or opposition to one another).
2. Investing globally helps to minimize overall portfolio risk due to the imperfect correlation between economies of the world. Investing globally has also been shown historically to enhance portfolio returns, although there is no guarantee that it will do so in the future.

3. Equities offer the potential for higher long-term investment returns than cash or fixed income investments. Equities are also more volatile in their performance. Investors seeking higher rates of return must increase the proportion of equities in their portfolio, while at the same time accepting greater variation of results (including occasional substantial declines in value). Fixed income investments have their own risks including term risk and default risk.

4. Picking individual securities and timing the purchase or sale of investments in the attempt to “beat the market” are highly unlikely to increase long-term investment returns; they also can significantly increase portfolio operating costs. Such practices are, therefore, to be avoided. Kane Company Wealth Management, Inc. does not invest based on speculation or market timing. Individual stocks or bonds are generally not recommended, but certain exceptions may be made in cases where stocks or bonds were obtained before becoming a client, are requested by the client, or are deemed to be a good tax efficient strategy.

Given these strategies, the underlying approach to managing investments shall be to optimize the risk-return relationship appropriate to Investor’s needs and goals in a tax efficient manner. The client portfolios will be diversified globally employing a variety of asset classes. Mutual funds or exchange-traded funds will be employed to implement the portfolio and the chosen asset classes will be periodically re-balanced to maintain a more consistent risk/reward profile.

Investments in mutual funds, exchange-traded funds, stocks, bonds, and any other financial security may lose substantial value and are not FDIC or SIPC insured.

#### **Item 9 Disciplinary Information**

Registered Investment Advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of Kane Company Wealth Management, Inc. or the integrity of its’ management. Kane Company Wealth Management, Inc. has no information applicable to this Item, as it has faced no legal or disciplinary matters since its inception.

#### **Item 10 Other Financial Industry Activities and Affiliations**

Kane Company Wealth Management, Inc. is not affiliated with any other company. Kane Company Wealth Management, Inc. does not have any pending applications to register as a registered representative, an associated person of a futures commission merchant, a commodity pool operator, or a commodity trading advisor. Additionally, there are no pending applications to register as a broker-dealer, a futures commission merchant, a commodity pool operator, or as a commodity trading advisor. Kane Company Wealth Management, Inc. does not have any insurance licenses or pending applications to register to sell insurance.

Kane Company, P.C. is also a firm of Certified Public Accountants (CPA) which is licensed to practice by the State of Iowa. We spend approximately 85% of our time providing investment advisory services and financial planning with approximately 15% of our time on income tax planning and preparation. Income tax services we provide include but are not limited to individual and business income tax preparation, income tax planning services, as well as business and personal planning. Income tax clients must contract for such services directly with Kane Company, P.C. and will pay for such services separately from the fees we charge for investment advisory services. When we identify investment advisory clients that are in need of tax services, we will recommend such clients consider using our firm. This is a conflict of interest due to the fact that we have an economic interest to recommend our firm over other firms providing similar services because we charge fees for tax services in addition to the investment advisory services disclosed in Item 5 of this brochure. You are not required or obligated to use the tax services provided by Kane Company, P.C. and instead can work with any tax preparation service of your choosing. There are other firms that may be more appropriate for your tax planning needs and other firms that charge lower fees for such services. You are encouraged to conduct your due diligence before deciding to work with Kane Company, P.C., or any other service provider recommended by our firm.

#### **Item 11 Code of Ethics, Participation or Interest in Client Transactions and Personal Trading**

As a fiduciary, Kane Company Wealth Management, Inc. has a duty of utmost good faith to act solely in the best interests of each of our clients. Our clients entrust us with their funds, which in turn places a high standard on our conduct and integrity. Our fiduciary duty compels all employees to act with the utmost integrity in all of our dealings. This fiduciary duty is the core principle underlying Kane Company Wealth Management, Inc.’s Code of Ethics and represents the expected basis of all of our dealings with our clients. Kane Company Wealth Management, Inc. will provide a copy of its Code of Ethics to any client or prospective client upon request.

Kane Company Wealth Management, Inc. and its employees may own or purchase mutual funds and other investments it recommends to clients. If this were to ever cause a conflict, then client transactions would be executed first. Kane Company Wealth Management, Inc. will provide a copy of its Personal Trading Policy to any client or prospective client upon request.

### **Item 12 Brokerage Practices**

Kane Company Wealth Management, Inc. may suggest or recommend a custodian/broker-dealer for client transactions by considering the following factors:

- Financial Condition
- Acceptable record keeping and support
- Ability to obtain best price execution
- Knowledge of market, securities and industries
- Reasonable commission/transaction cost structure
- Reputation and integrity
- Availability of institutional share class mutual funds

Kane Company Wealth Management, Inc. primarily uses Charles Schwab & Co., Inc. (Charles Schwab) and Altruist institutional trading platforms. Through these platforms, Charles Schwab and Altruist provide both brokerage and custodial services to the vast majority of Kane Company Wealth Management, Inc.'s clients, although clients may elect for their accounts to be held at another custodian. Kane Company Wealth Management, Inc. has chosen Charles Schwab and Altruist for their ability to deliver quality execution and record keeping services, among other items. Should Kane Company Wealth Management, Inc. trade in securities in which we are uncomfortable with Charles Schwab or Altruist's ability to deliver best execution, Kane Company Wealth Management, Inc. will locate a more suitable broker using the factors outlined above.

Charles Schwab, Altruist, Dimensional Fund Advisors, and other fund families will provide research and software services as well as continuing education opportunities to Kane Company Wealth Management, Inc. in exchange for use of their platforms and fund offerings. These services do not create a material conflict of interest as it is in our client's best interest to have access to these services.

### **Item 13 Review of Accounts**

Steven L. Kane, Jason J. Kane, or Sarah L. Zimmerman review accounts on an ongoing basis. Reviews may also be completed upon a client request or in the event of unusual market activity. Kane Company Wealth Management, Inc. encourages clients to contact us if there are any changes in their financial situation or investment objectives.

Steven L. Kane, Jason J. Kane, or Sarah L. Zimmerman shall be available to meet with clients approximately quarterly to review and explain the portfolio's investment results and any related issues. An adviser shall be available on a reasonable basis for meetings, telephone, and email communication as needed.

Kane Company Wealth Management, Inc. shall provide clients no less frequently than on a quarterly basis and within 30 days after the end of each such period written reports detailing portfolio performance results over the last quarter and year-to-date period and performance results of each individual holding for the quarter and year-to-date. These reports are uploaded to a secure online portal.

### **Item 14 Client Referrals and Other Compensation**

Neither Kane Company Wealth Management, Inc. nor any related person has any arrangements, oral or in writing, where it is paid cash by or receives some economic benefit (including commissions, equipment or non-research services) from any firm or individual in connection with giving advice to clients. All employees, including financial professionals, may receive compensation for client referrals.

Kane Company Wealth Management, Inc. is dedicated to solely working for the benefit of our clients. Therefore, we only receive compensation directly from our clients and from no other sources.

Kane Company Wealth Management, Inc. does not directly or indirectly compensate outside third-party companies or individuals for client referrals.



## **Item 15 Custody**

Custody, as it applies to investment advisors, has been defined by regulators as having access or control over client funds and/or securities. In other words, custody is not limited to physically holding client funds and securities. If an investment adviser has the ability to access or control client funds or securities, the investment adviser is deemed to have custody and must ensure proper procedures are implemented. Kane Company Wealth Management, Inc. is deemed to have custody of client funds and securities whenever Kane Company Wealth Management, Inc. is given the authority to have fees deducted directly from client accounts. However, this is the only form of custody Kane Company Wealth Management, Inc. will ever maintain. It should be noted that authorization to trade in client accounts is not deemed by regulators to be custody.

Custody of account assets will be maintained with an independent, qualified custodian. In addition, if Kane Company Wealth Management, Inc. also manages a retirement account with a client's current or former employer, those assets will remain with the plan's current custodian. Most clients authorize the custodian to deduct our investment advisory fees from their accounts.

The custodian(s) shall provide clients with statements for each account held and managed by Kane Company Wealth Management, Inc. Such reports shall show values for each asset and all transactions affecting assets within the portfolio, including additions and withdrawals.

Kane Company Wealth Management, Inc. urges clients to carefully review such statements and compare such official custodial records to the performance reports that Kane Company Wealth Management, Inc. provides. Our performance reports may vary slightly from custodial statements based on accounting procedures, reporting dates, or dividend posting timing differences.

## **Item 16 Investment Discretion**

Kane Company Wealth Management, Inc. receives discretionary authority from the client at the outset of an advisory relationship to select the identity and amount of securities to be bought or sold. In all cases, however, such discretion is to be exercised in a manner consistent with the stated investment objectives for the client account.

Kane Company Wealth Management, Inc. will not take title to any assets and will have no authority to withdraw funds from any client accounts, except to cover payment of previously agreed to fees.

## **Item 17 Voting Client Securities**

As a matter of firm policy and practice, Kane Company Wealth Management, Inc. does not vote proxies on behalf of advisory clients. Clients retain the responsibility for receiving and voting proxies for any and all securities maintained in client portfolios. Kane Company Wealth Management, Inc. may provide advice to clients regarding the clients' voting of proxies.

Clients will receive their proxies or other solicitations directly from their custodian or a transfer agent and can contact the firm with any questions about a particular solicitation.

## **Item 18 Financial Information**

Kane Company Wealth Management, Inc. does not require or solicit prepayment of fees six months or more in advance. Registered Investment Advisors are required in this Item to provide you with certain financial information or disclosures about the integrity of the company's financial condition. Kane Company Wealth Management, Inc. has no financial commitment that impairs its ability to meet contractual and fiduciary commitments to clients and has not been the subject of a bankruptcy proceeding.

### **Privacy Notice To Our Clients**

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We have adopted this policy with recognition that protecting the privacy and security of the personal information we obtain about our customers is an important responsibility. We also know that the customer expects us to service their accounts in an accurate and efficient manner. To do so, we must collect and maintain certain personal information about our customers. We want the customer to know what information we collect and how we use and safeguard that information.

### **What Information We Collect**

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We collect certain nonpublic personal identifying information about our customers (such as name, address, social security number, etc.) from information that the customer provides on applications or other forms as well as communications (electronic, telephone, written, or in person) with the customer or authorized representatives (such as attorneys, accountants, etc.). We also collect information about brokerage accounts and transactions (such as purchases, sales, account balances, inquiries, etc.).

### **What Information We Disclose**

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We do not disclose the nonpublic personal information we collect about our customers to anyone except: (i) in furtherance of our business relationship and then only to those persons necessary to effect the transactions and provide the services that the customer authorizes (such as broker-dealers, custodians, independent managers, etc.); (ii) persons assessing our compliance with industry standards (e.g. professional licensing authorities, etc.); (iii) our attorneys, accountants, and auditors; or (iv) as otherwise provided by law.

We are permitted by law to disclose the nonpublic personal information about our customers to governmental agencies and other third parties in certain circumstances (such as third parties that perform administrative or marketing services on our behalf or for joint marketing programs). These third parties are prohibited to use or share the information for any purpose. If the customer decides at some point to either terminate our services or become an inactive customer, we will continue to adhere to our privacy policy, as may be amended from time to time.

### **Security of Customer Information**

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We restrict access to customer nonpublic personal information to those employees who need to know that information to service the accounts. We maintain physical, electronic, and procedural safeguards that comply with applicable federal or state standards to protect customer personal information.

### **Changes To Our Privacy Policy or Relationship With The Customer**

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Our policy about obtaining and disclosing information may change from time to time. We will provide the customer notice of any material change to this policy before we implement the change.

If your personal information with us becomes inaccurate, or if you need to make a change to that information, please contact us at the number shown below so we can update our records.



FORM ADV PART 2B

Brochure Supplement

December 13, 2024

**Steven Lee Kane**

## KANE COMPANY WEALTH MANAGEMENT

8831 Thomas Avenue, Suite 200  
Johnston, IA 50131  
515-270-2727  
[www.kanecompanypc.com](http://www.kanecompanypc.com)

### Item 1 - Cover Page

This Brochure Supplement provides information about Steven L. Kane that supplements the Kane Company Wealth Management, Inc. brochure. You should have received a copy of that brochure. Please contact Steven L. Kane at [Steve@KaneCompanyPC.com](mailto:Steve@KaneCompanyPC.com) if you did not receive the Kane Company Wealth Management, Inc. brochure or if you have any questions about the contents of this supplement.

Additional information about Steven L. Kane (CRD Number 4467286) is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## Item 2 - Educational Background and Business Experience



**STEVEN L. KANE, CFP®, CPA/PFS™**

**Year of Birth:** 1960

**Educational Background:** B.A. Accounting and Business Administration, Wartburg College, Waverly, Iowa, 1984

### **Business Experience:**

Steven L. Kane, CPA/PFS, CFP®, is the founding principal, as well as President, Chief Investment Officer, and Chief Compliance Officer of Kane Company Wealth Management, Inc. He has been President of Kane Company Wealth Management, Inc. since 1997. Mr. Kane has been a Certified Public Accountant since 1986. He was one of the first in the State of Iowa to earn the Personal Financial Specialist designation (1997) from the AICPA and is also a Certified Financial Planner™(1996). He is a member of the American Institute of Certified Public Accountants and a member of its Tax and Personal Financial Planning sections, the Iowa Society of Certified Public Accountants, and the Financial Planning Association. Steve is also a NAPFA-Registered Financial Advisor and member of the National Association of Personal Financial Advisors (NAPFA), an association of fee-only financial planners.



**Certified Financial Planner™, CFP®** - To earn and maintain CFP® certification, current applicants must have a bachelor's degree from an accredited college or university, must pass the comprehensive CFP® Certification Examination, pass CFP Board's Fitness Standards for Candidates and Registrants, agree to abide by CFP Board's Code of Ethics and Standards of Conduct for CFP® Professionals. In addition, the CFP Board requires certificants to have three years of fulltime relevant personal financial planning experience, to complete 30 hours of continuing education requirements every two years and to keep current with the bi-annual certification fee. The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. The Code of Ethics and Standards of Conduct for CFP® Professionals Standards prominently require that CFP® professionals act as a fiduciary when providing financial advice to a client. This means CFP® professionals must act in the best interest of the client.

**Certified Public Accountant (CPA)** CPAs are licensed and regulated by their state boards of accountancy. While state laws and regulations vary, the education, experience and testing requirements for licensure as a CPA generally include minimum college education (a baccalaureate degree and a concentration in accounting), minimum experience levels (most states require at least one year of experience providing services that involve the use of accounting, attest, compilation, management advisory, financial advisory, tax or consulting skills, all of which must be achieved under the supervision of or verification by a CPA), and successful passage of the Uniform CPA Examination. In order to maintain a CPA license, states generally require the completion of 40 hours of continuing professional education (CPE) each year (or 80 hours over a two year period or 120 hours over a three year period). Additionally, all American Institute of Certified Public Accountants (AICPA) members are required to follow a rigorous *Code of Professional Conduct* which requires that they act with integrity, objectivity, due care, competence, fully disclose any conflicts of interest (and obtain client consent if a conflict exists), maintain client confidentiality, disclose to the client any commission or referral fees, and serve the public interest when providing financial services.

**Personal Financial Specialist (PFS)** The PFS credential demonstrates that an individual has met the minimum education, experience and testing required of a CPA in addition to a minimum level of expertise in personal financial planning. To attain the PFS credential, a candidate must hold an unrevoked CPA license, fulfill 3,000 hours of personal financial planning business experience, complete 75 hours of personal financial planning CPE credits, pass a comprehensive financial planning exam and be an active member of the AICPA. A PFS credential holder is required to adhere to AICPA's *Code of Professional Conduct* and is encouraged to follow AICPA's *Statement on Responsibilities in Financial Planning Practice*. To maintain their PFS credential, the recipient must complete 60 hours of financial planning CPE credits every three years. The PFS credential is administered through the AICPA.

**NAPFA-Registered Financial Advisor** NAPFA insists that every NAPFA-Registered Financial Advisor meet the highest competency standards. All NAPFA-Registered Financial Advisors must: Meet stiff credentialing and educational requirements (have a CFP® certification); Be primarily engaged as holistic financial advisors (rather than merely investment or tax advisors); Meet the most rigorous continuing education requirements in the industry (60 hours every two years); Submit to outside professional review to ensure that they do not have the conflicts of interest that commissions bring; Submit a financial plan for review by peers before being admitted to membership.

## Item 3 Disciplinary Information

There are no legal or disciplinary events that are related to the above-listed supervised person.

## Item 4 Other Business Activities

Other than giving investment advice, approximately 20% of Steve's time is spent on income taxes as Kane Company Wealth Management, Inc. is also an active CPA firm.

## Item 5 Additional Compensation

None. Kane Company Wealth Management, Inc. does offer a bonus plan for its employees that is based on revenue and amount of new assets referred to the firm.

## Item 6 Supervision

Steven L. Kane, Chief Compliance Officer, is responsible for monitoring the activities of Kane Company Wealth Management, Inc.'s supervised persons. Mr. Kane's telephone number is 515-270-2727. Mr. Kane continuously reviews investment strategies and market conditions. Mr. Kane supervises all Investment Adviser Representatives that conduct client contact. Kane Company Wealth Management, Inc. has an Investment Adviser Supervisory Manual and Code of Ethics that are annually reviewed.



FORM ADV PART 2B

Brochure Supplement

December 13, 2024

**Sarah Lynn Zimmerman**

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### Item 1 - Cover Page

This Brochure Supplement provides information about Sarah Lynn Zimmerman that supplements the Kane Company Wealth Management, Inc. brochure. You should have received a copy of that brochure. Please contact Steven L. Kane at [Steve@KaneCompanyPC.com](mailto:Steve@KaneCompanyPC.com) if you did not receive the Kane Company Wealth Management, Inc. brochure or if you have any questions about the contents of this supplement.

Additional information about Sarah Lynn Zimmerman (CRD Number 7058550) is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## Item 2 - Educational Background and Business Experience



**SARAH LYNN ZIMMERMAN, CPA/PFS™**

**Year of Birth:** 1981

**Educational Background:** B.S. Accounting, Upper Iowa University, Fayette, Iowa, 2003

### **Business Experience:**

Sarah Lynn Zimmerman, CPA Financial Planner is a Financial and Tax Adviser, Investment Adviser Representative and Director of Tax at Kane Company Wealth Management, Inc. Sarah has been with Kane Company Wealth Management, Inc. since 2001 and a Certified Public Accountant since 2007. She earned the Personal Financial Specialist designation from the AICPA in 2018. Prior to becoming a

Financial and Tax Adviser in 2018, Sarah was a Senior Staff Accountant at Kane Company Wealth Management, Inc. providing income tax and accounting services. She is a member of the American Institute of Certified Public Accountants, the AICPA Personal Financial Planning Section, the Iowa Society of Certified Public Accountants and the Financial Planning Association.



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**Certified Public Accountant (CPA)** CPAs are licensed and regulated by their state boards of accountancy. While state laws and regulations vary, the education, experience and testing requirements for licensure as a CPA generally include minimum college education (a baccalaureate degree and a concentration in accounting), minimum experience levels (most states require at least one year of experience providing services that involve the use of accounting, attest, compilation, management advisory, financial advisory, tax or consulting skills, all of which must be achieved under the supervision of or verification by a CPA), and successful passage of the Uniform CPA Examination. In order to maintain a CPA license, states generally require the completion of 40 hours of continuing professional education (CPE) each year (or 80 hours over a two year period or 120 hours over a three year period). Additionally, all American Institute of Certified Public Accountants (AICPA) members are required to follow a rigorous *Code of Professional Conduct* which requires that they act with integrity, objectivity, due care, competence, fully disclose any conflicts of interest (and obtain client consent if a conflict exists), maintain client confidentiality, disclose to the client any commission or referral fees, and serve the public interest when providing financial services.

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## Item 3 Disciplinary Information

There are no legal or disciplinary events that are related to the above-listed supervised person.

## Item 4 Other Business Activities

Other than giving investment advice, approximately 33% of Sarah's time is spent on income taxes as Kane Company Wealth Management, Inc. is also an active CPA firm.

## Item 5 Additional Compensation

None. Kane Company Wealth Management, Inc. does offer a bonus plan for its employees that is based on revenue and amount of new assets referred to the firm.

## Item 6 Supervision

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FORM ADV PART 2B

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**Jason James Kane**

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This Brochure Supplement provides information about Jason James Kane that supplements the Kane Company Wealth Management, Inc. brochure. You should have received a copy of that brochure. Please contact Steven L. Kane at [Steve@KaneCompanyPC.com](mailto:Steve@KaneCompanyPC.com) if you did not receive the Kane Company Wealth Management, Inc. brochure or if you have any questions about the contents of this supplement.

Additional information about Jason James Kane (CRD Number 6685445) is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## Item 2 - Educational Background and Business Experience



**JASON J. KANE, CFP®**

**Year of Birth:** 1994

**Educational Background:** Bachelor of Science in Business in Finance

B.S.B The University of Kansas, Lawrence, KS, 2016

Jason J. Kane passed the Series 7 (01/2017), Series 66 (03/2017), and the SIE (03/2017).

**Business Experience:**

Jason J. Kane, CFP®, is Wealth Manager and Director of Financial Planning & Trading at Kane Company Wealth Management, Inc. Jason joined Kane Company Wealth Management, Inc. in 2021 and is a CERTIFIED FINANCIAL PLANNER™ professional (2020). He obtained his Certificate in Financial Planning from Boston University in 2018. Prior to joining Kane Company, Jason worked as Financial Planner and Investment Manager in Kansas for five years. Jason is a member of the Financial Planning Association.



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### Item 3 Disciplinary Information

There are no legal or disciplinary events that are related to the above-listed supervised person.

### Item 4 Other Business Activities

None

### Item 5 Additional Compensation

None. Kane Company Wealth Management, Inc. does offer a bonus plan for its employees that is based on revenue and amount of new assets referred to the firm.

### Item 6 Supervision

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