

## 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>
--	---	---

### 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>
------------------------------	--	--

	<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>	
--	--	--

**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>
---	--	--

**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>
-------------------------------	--	---