

Introduction

Keidan Financial Consultants, LLC (“KFC”, “we”, or “us”) is registered with the Securities and Exchange Commission (SEC) as an investment adviser. Investment advisory services and compensation structures differ from that of a broker-dealer, and it is important for you to understand these differences. Free and simple tools are available 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.

Relationships & Services

Q: What investment services and advice can you provide me?

A: We offer customized investment advisory and financial planning services. We offer advice on a full suite of securities described in Item 8 of our Form ADV Part 2A (“**Disclosure Brochure**,” available at [Investor.gov/CRS](https://www.investor.gov/crs)). We generally provide discretionary management services, when client approved, which means that we have the power to buy and sell securities for your account without your prior consent, as well as financial planning and consulting to individuals, trusts, and pension plans (our “investment management clients”). This discretionary authority is usually unlimited and remains in effect until you revoke it. We may provide non-discretionary investment advice, where we make the recommendations to you and you decide whether to implement the recommendation. We do not give advice on any proprietary investment products.

We review portfolios at least annually and monitor accounts on a continuous basis and conduct ad hoc reviews should you change your objectives or risk tolerance, or upon significant market and economic events.

Q: Given my financial situation, should I choose an investment advisory service? Why or why not?

A: Advisory services are usually appropriate when you have a portfolio of securities for which you require ongoing advice. We require a minimum account size of \$250,000, which can be waived. However, we can also provide brokerage accounts through our relationship with Royal Alliance Associates, Inc. Brokerage accounts have a different cost structure. If you are interested in learning about brokerage accounts, please ask us for information on a traditional brokerage account with a FINRA-registered firm.

Q: How will you choose investments to recommend to me?

A: We recommend investments based upon your individual circumstances, financial situation, expectation of current and future cash needs, investment objective, and risk tolerance. In addition, we attempt to identify those investments in which we expect to yield an acceptable level of return given the amount of risk you’re willing to assume, taking into account the level of diversification and how different securities and asset classes may complement one another. We do not limit the scope of our investment advisor services to a limited group or type of investment options.

Q: What is your relevant experience, including your licenses, education, and other qualifications?

A: Our financial advisors have been in the financial services industry for many years and maintain the Series 65 exam qualification or professional designation accepted by the applicable state regulator. You can find information on any professional designations of your financial advisor in the Form ADV Part 2B (“**Brochure Supplement**”) we provide you at the onset of the advisory relationship.

Q: What do these qualifications mean?

A: These qualifications assure that our professionals have met specific regulatory exam requirements required to conduct investment activities (e.g., Series 65). In addition, professional certifications such as the CFP® and CFA® require successful passing of the certification exam as well as rigorous continuing education requirements.

Fees, Costs, Conflicts & Standard of Conduct

Q: What fees will I pay?

A: We provide our investment advisory services on a fee basis. When engaged to provide investment management services, we charge an annual asset-based fee calculated as a percentage of your assets under our management, so our fees will rise and fall with the value of the assets we manage for you. Our annual fees are negotiable and do not exceed 1%. We typically deduct our fee from one or more of your accounts on a quarterly basis in arrears. Because our fee is calculated as a percentage of your assets under management, the more assets you have in your advisory accounts, the more you will pay us for our investment management services. Therefore, we have an incentive for your portfolio to increase in value through the appreciation of assets or through your adding additional funds.

For our advisory programs, you may pay the broker-dealer or bank custodian a nominal ticket charge when we buy and sell investments for you. Under a fee arrangement, the more transactions effected in your account, the potential for more ticket charges paid, and high activity in your account does not assure positive portfolio performance. Certain additional custodial fees paid to the custodian include (as applicable) low balance, check writing, wire, IRA custodial, termination, and overnight delivery fees. In addition to advisory and ticket charges, there may be additional fees such

as postage and handling, transfer taxes, SEC fees for sales of securities and similar fees. These additional fees are not material, but like advisory fees and custodian fees, they do have an adverse impact on the value of your portfolio over time. Financial planning fees will be charged at an hourly or fixed rate as agreed upon by you and the firm.

Some investments (such as mutual funds, ETFs, and annuities) impose additional fees that reduce the value of retail investors' investments over time (e.g., management fees and other fund expenses). Also, with certain investments such as variable annuities, you may have to pay fees such as "surrender charges" to sell or redeem the investment.

You can find more information about our fees and costs under Item 5 of our Disclosure Brochure.

Q: 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?

A: We charge asset-based fees, so our fees are calculated as a percentage of the value of your portfolio we manage. For example, a \$10,000 investment at a 1% annual fee results in an annual deduction of \$100 from your portfolio. This means that it will take longer for you to realize positive returns than if no fees were charged.

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.

Q: 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?

A: *When we act as your investment adviser, we must act in your best interest and not put our interests ahead of yours. At the same time, the way we make money creates some conflicts of interest. You should understand and ask us about these conflicts, because they can affect the investment advice we provide. As an example, certain KFC professionals are licensed to sell insurance and are registered with Royal Alliance Associates, Inc., a FINRA broker-dealer, both of which create conflicts of interest regarding compensation. Please see Items 10, 11, and 14 of our Disclosure Brochure as well as your financial advisor's Brochure Supplement for additional information about conflicts of interest.*

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

A: Conflicts of interest can incentivize us to put our interests ahead of yours. We manage these conflicts through disclosures and employing supervision procedures to ensure our financial advisors are acting in your best interest. If a financial advisor has outside business activities, it will be disclosed in their Brochure Supplement. The primary conflict is the allocation of your financial advisor's time between the outside activity and servicing your account. Our financial professionals are registered representatives of a broker-dealer and insurance agents; therefore, they receive commissions on sales of those products outside your advisory account(s). Financial professionals also receive non-cash compensation from the sale of mutual funds. This incentive to sell products that provide benefits to investment professionals creates a conflict of interest. *Please see Items 10, 11, and 14 of our Disclosure Brochure as well as your financial advisor's Brochure Supplement for additional information about conflicts of interest.*

Q: How do your financial professionals make money?

A: Our financial advisors are compensated on a salary basis. Our financial professionals do not participate in any formal referral arrangements nor do they engage in revenue-based incentive arrangements that would put their interests ahead of our clients. If you have questions, we encourage you to speak to your financial professional.

Disciplinary History

Q: Do you or your financial professionals have legal or disciplinary history?

A: No. You can visit [Investor.gov/CRS](https://www.investor.gov/crs) for a free and simple search tool to research our firm and our financial professionals.

Additional Information

Q: Who is my primary contact person?

A: Your KFC financial advisor will be your primary point of contact. However, administrative requests may be handled by an administrative assistant or client service professional.

Q: Is he or she a representative of an investment adviser or a broker-dealer?

A: Certain professionals are registered with Royal Alliance Associates, Inc., a FINRA broker-dealer. All investment professionals are licensed with KFC as investment adviser representatives.

Q: Who can I talk to if I have concerns about how this person is treating me?

A: You may contact Robert Keidan at 614-469-5003 or by email at bob@keidanfinancial.com at any time or to request a current copy of our ADV Part 2A.

You can find additional information about our investment advisory services at [Investor.gov/CRS](https://www.investor.gov/crs). You may also request a printed copy of this Client Relationship Summary by contacting us at 614-469-5003 or via email to admin@keidanfinancial.com.