

## Form ADV Part 3: *Relationship Summary* Keeler & Nadler Family Wealth

### Introduction

Keeler & Nadler Family Wealth is an investment adviser registered with the U.S. Securities and Exchange Commission. We offer our clients investment advisory services. Clients should understand that the services we provide and fees we charge are different than those of a broker-dealer, and that it is important to understand the difference between the two. Free and simple tools are available to research firms and financial professional at <https://www.investor.gov/CRS>, which also provides educational materials about investment advisers, broker-dealers and investing.

### What Investment Services and Advice Can You Provide Me?

**Description of Services:** We offer the following investment advisory services to retail investors. For complete details of our services please see [Item 4](#) and [Item 7](#) of our [Form ADV Part 2A](#).

Asset Management Services: We offer asset management services which involves the continuous monitoring and occasional trading of your designated account(s). We will discuss your investment goals and design a strategy to try and achieve your investment goals. We will contact you at least annually to discuss your portfolio. We do not participate in wrap-fee programs. You can choose whether you'd like us to provide services on a **discretionary** basis (we will have the authority to determine the type and amount of securities to be bought or sold in your account) or a **non-discretionary basis** (we will have to confirm any trades in your account with you before we place them). For more information about investment authority, please see [Item 16](#) of our [Form ADV Part 2A](#).

Financial Planning Services: We also provide financial planning services. Financial planning services involve us creating a financial plan for you which covers mutually agreed upon topics.

**Limited Investment Offerings:** We do not recommend just one type of security to clients. Instead, we recommend investment portfolios designed to be suitable for each client relative to that client's specific circumstances and needs. However, we are limited in investment selection in that we can only invest your account in securities which are available on our custodian/broker-dealer's platform. When providing you services, we do not recommend or offer advice on any proprietary products.

**Account & Fee Minimums:** We do not have a set minimum account size or fee for our services.

**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?*

### What Fees Will I Pay?

**Description of Principal Fees & Costs:** Fees for Asset Management Services are charged based on a percentage of assets under management. Unless otherwise requested by you and/or your investment advisor representative, fees are billed in advance on a quarterly basis, and calculated based on the fair market value of your account as of the last business day of the previous billing period. The annual fee will be based upon a fee schedule which ranges between 0.25% and 1%. Because our fee is based upon the value of your account, we have an incentive to recommend that you increase the amount of assets in your account. You will also be charged internal and expenses by the funds we invest in within your account. The custodian/broker-dealer on your account will, in some cases, charge you a transaction fee for executing trades in your account.

Financial Planning Services are most commonly provided in combination with Asset Management Services and therefore included in the overall management fee described above. Stand-alone financial planning can be calculated and charged on a fixed fee or hourly-project basis. Depending on the scope of services, fees range between \$1,500 and \$10,000 and hourly fees range from \$150 to \$250 per hour. Any unpaid hourly fees are due immediately upon completion and delivery of the financial plan. Any one-time fees we charge for financial planning services will not cover the costs associated with implementing any recommendations we may make.

**Additional Information:** 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 about the fees we charge and the other fees and expenses you will incur, please see [Item 5](#) of [Form ADV Part 2A](#).

**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?**

**Standard of Conduct:** 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. (1) Our representatives also serve as licensed insurance agents. When acting in this capacity, the representative will receive commissions for selling insurance products. This creates a conflict of interest when the representative recommends you purchase insurance products through him or her. (2) Our representatives also serve as registered representatives of Purshe Kaplan Sterling Investments (PKS), a securities broker-dealer. If acting in this separate capacity, the representative will receive commissions for selling securities which creates a conflict of interest.

**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 interests and the ways we are compensated, please see [Item 5](#), [Item 10](#), and [Item 12](#) of our [Form ADV Part 2A](#).

### **How Do Your Financial Professionals Make Money?**

**Description of Salary/Payment of IARs:** Our financial professionals are compensated in a combination of salaries and bonuses. Salaries are based on roles and experience. Bonuses can be calculated based on the number of clients they serve or the level of investment assets they manage. Compensation based on assets creates a conflict of interest since it can incentivize advice that brings in additional assets. It gives your representative an incentive to recommend you invest more in your account with us due to the potential for increased payments. Some advisors are also Registered Representatives of a broker-dealer where they can earn commissions from certain products like annuities, life insurance or direct mutual funds.

### **Do You or Your Financial Professionals Have Legal or Disciplinary History?**

**No.** You can look up more information about us and our investment adviser representatives at [www.investor.gov/CRS](http://www.investor.gov/CRS).

**Conversation Starters:** *As a financial professional, do you have any disciplinary history? For what type of conduct?*

### **Additional Information About Keeler & Nadler Family Wealth**

Additional information about us and copies of our [Form ADV Part 2A](#) disclosure brochure and this relationship summary are available on the Internet at [www.keelernadler.com](http://www.keelernadler.com). You can also find our disclosure brochures and other information about us at <https://adviserinfo.sec.gov/firm/summary/173079>. If you have any questions or want an up-to-date copy of this relationship summary, we can be reached by phone at (614) 791-4123.

**Conversation Starters:** *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?*