



## Relationship Summary

June 2020

### Kaufman Kampe Advisors LLC

Kaufman Kampe Advisors, LLC is an investment adviser registered with the Securities and Exchange Commission. Investment advisory services and fees differ from brokerage services and fees and it is important for you to understand the differences. [Investor.gov/CRS](http://Investor.gov/CRS) is a website providing free and simple tools to research firms and financial professionals, and which provides educational materials about investment advisers, broker-dealers, and investing.

We encourage you to ask us questions and have provided suggested conversation starters in call-out boxes throughout this Relationship Summary.

### What investment services and advice can you provide me?

We offer investment advisory services to retail investors. Our services include portfolio management and financial planning. We first meet with you to gain an understanding of your current financial situation, your short- and long-term goals, and your risk tolerance. We use this information to build a financial plan with you, and to recommend an investment portfolio consistent with your investment objectives and needs.

Based on a longstanding investment philosophy, our Investment Committee maintains a Buy List of securities that provides diversified exposure to a strategic mix of asset classes. We monitor client portfolios as part of an ongoing process with regular account reviews conducted at least quarterly. These reviews may lead us to rebalance your portfolio to address changes resulting from market moves. We also may recommend specific action relating to changes in your financial situation (such as retirement, termination of employment, physical move, or inheritance).

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?

We manage portfolios on a discretionary basis. When you grant us discretionary authority, this means we don't need to contact you before buying or selling securities in your account. We obtain discretionary authorization through our signed advisory agreement with you. We offer advice on different types of securities. We do not impose a minimum account size, however we believe our services are best suited to clients with at least \$500,000 of investible assets.

***For more detailed information about our services, please request a copy of our Form ADV, Part 2A brochure. Our brochure can also be found here: [Form ADV Part 2A](#).***

### What fees will I pay?

We provide comprehensive financial planning and portfolio management for a single, combined fee. Our fee is based on your total assets under management with us. The annual fee ranges from .25% to 1.00%. The percentage amount we charge goes down as your assets grow. We bill our fee quarterly in advance, usually deducted automatically from your account.

We also offer stand-alone financial planning services for a fixed fee of \$10,000 for clients who are not using our portfolio management services. Fees for more complex situations may be higher and will be negotiated on a client by client basis. All fees are negotiable.

When we charge asset-based fees, the more assets we manage, the more you'll pay in management fees. We therefore have a financial incentive to encourage you to increase the amount of assets we manage for you. Our minimum annual fee is \$5,000.

**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?**

In addition to our advisory fees, you will pay fees charged by third parties for other services provided to you, including fees charged by your custodian and broker-dealer. Examples of costs you might pay include brokerage commissions, transaction fees, transfer taxes, wire transfer and electronic fund fees. Mutual funds and exchange traded funds also charge internal management fees, which reduce the return of investments over time. We endeavor to minimize third party fees where we can do so and if we consider it to be in your best interest. We do not receive any portion of these charges; we are compensated only through our own advisory fees.

***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. Our [Form ADV, Part 2A \(Item 5 and Item 12\)](#) contains more detailed information about fees and costs.***

## **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?**

***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.***

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

Our primary conflict of interest is our receipt of asset-based fees. For example, if you asked us for a recommendation about paying down outstanding debt or making charitable contributions, versus keeping those funds in your accounts with us, we will always make the recommendation that we believe is in your best interest. At the same time, we have a conflict of interest in making the recommendation because we earn more advisory fees when you keep more assets in your account.

The only direct revenue we receive is from the advisory fees you pay to us. However, we have an incentive to recommend our clients use Charles Schwab & Co., Inc. ("Schwab") as custodian because we receive other benefits, such as access to research, technology services, and seminars through our relationship with Schwab.

***Our [Form ADV, Part 2A](#) contains detailed information about our conflicts of interest.***

## **How do your financial professionals make money?**

Our financial professionals receive variable compensation related to the profitability of our firm. This creates a financial incentive to solicit and retain clients.

## **Do you or your financial professionals have legal or disciplinary history?**

No. Visit [Investor.gov/CRS](http://Investor.gov/CRS) for a free and simple search tool to research our firm and our financial professionals.

**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?**

***For more detailed information about our investment advisory services, or to request another copy of this Relationship Summary, please contact us at (206) 275-2277 any time. You may also visit the SEC's public disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).***