

Kimery Wealth Management
Form CRS Customer Relationship Summary June 30, 2020

<p>Introduction</p>	<p>Kimery Wealth Management is registered with the Securities and Exchange Commission (SEC) as an investment adviser. Brokerage and investment advisory services and fees differ, 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, which also provides educational materials about broker-dealers, investment adviser, and investing.</p>
<p>What investment services and advice can you provide me?</p>	<p>We offer portfolio management services to retail and institutional investors. This service is designed to assist clients in meeting their financial goals through the use of a financial plan or consultation. Once an investment approach is determined, we may either manage your portfolio on a discretionary basis or select a third-party manager. If we manage your portfolio on a discretionary basis, we will exercise discretion to determine the amount and securities to be bought and sold. If we select a third-party manager, the use of discretion will be determined by the third-party manager.</p> <p>We also offer financial planning and consulting services. These services typically involve Investment Planning, Retirement Planning, Estate Planning, Charitable Planning, Education Planning and other planning types.</p> <p>For additional information, please see our Form ADV, Part 2A brochure Items 4 and 7.</p> <p>Conversation Starters - Ask your financial professional.</p> <ul style="list-style-type: none"> • Given my financial situation, should I choose an investment advisory service? Why or why not? • How will you choose investments to recommend to me? <p>What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?</p>
<p>What fees will I pay?</p>	<p>You will pay an asset-based fee for wealth management services the details of which are disclosed in our Form ADV, Part 2A, Item 5. The more assets there are in a retail investor's account, the more a retail investor will pay in fees, and the firm may therefore have an incentive to encourage the retail investor to increase the assets in his or her account. You may also pay other fees such as transaction charges and fees imposed by our custodian. Additionally, you may pay fees imposed by mutual funds, index funds, and exchange traded funds. The details of these fees are discussed in fund's prospectus or they are disclosed in your agreement with the custodian.</p> <p>We charge on an hourly or flat fee basis for financial planning and consulting services, the details of which are discussed in our Form ADV, Part 2A, Item 5.</p> <p>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.</p> <p>For additional information, please see our Form ADV, Part 2A, Item 4 and 5.</p>

	<p>Conversation Starters – Ask your financial professional</p> <ul style="list-style-type: none"> • Given my financial situation, should I choose an investment advisory service? Why or why not? • How will you choose investments to recommend to me? <p>What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?</p>
<p>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?</p>	<p>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 affect the recommendations we provide you. Here are some examples to help you understand what this means.</p> <p>Certain of our financial professionals are also licensed to sell insurance products on which they are paid a commission. The potential for these commission payments may incentivize our representatives to conduct trades or purchase insurance products on your behalf that may not be in your best interest. We address this conflict by disclosing it to you both here and in Item 5 of our Part 2A. Additionally, as a matter of general policy, we aggressively discourage activities that do not put your interests first and foremost.</p> <p>Conversation Starter - Ask your financial professional. How might your conflicts of interest affect me, and how will you address them?</p>
<p>How do your financial professionals make money</p>	<p>Financial Professionals receive compensation in several ways. Fees are earned to manage a client’s investments. They may also earn a one-time flat fee for financial planning. They can also earn commission on the sale of insurance products.</p>
<p>Do your financial professionals have a legal or disciplinary history?</p>	<p>Yes</p> <p>Visit Investor.gov/CRS for a free and simple search tool to research us and our financial professionals.</p> <p>Conversation Starter. Ask your financial professional— As a financial professional, do you have any disciplinary history? For what type of conduct?</p>
<p>Additional Information</p>	<p>For additional information about our services, please request a copy of the Kimery Wealth Management Form ADV, Part 2A. If you would like additional, up-to-date information or a copy of this disclosure, please call 901-291-5500</p> <p>Conversation Starter – Ask your financial professional. 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?</p>