

## Relationship Summary

We are KerberRose Wealth Management, LLC, an investment adviser registered with the Securities and Exchange Commission. Investment advisory and brokerage services and fees differ, and it is important for you to understand the differences. We consider the entire universe of advisory services and brokerage services respectively when recommending an advisory or brokerage relationship. 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. Our firm and financial professionals' registration information are also publicly available on the [Investor.gov](https://www.investor.gov) website.

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

We offer customized investment advisory and financial planning services to retail investors. We also offer American Funds Service Company Class F-2 Shares Program for smaller retail investors. Our services are generally provided on a discretionary basis, which means that we have the power to buy and sell securities for your account without your prior consent. This authority is usually unlimited and remains in effect until you revoke it. For financial planning services, we do not exercise discretionary authority or require you to use certain advisors.

We may provide non-discretionary investment advice, where we make investment recommendations to you and you decide whether to implement the recommendation. We provide advice on the most common types of securities described in Item 8 of our [Part 2A Brochure](#), and we do not give advice on any proprietary investment products.

We provide continuous and regular supervision of advisory client assets as part of our standard service to you. In addition, we will conduct ad hoc reviews if you change your objectives or risk tolerance, upon significant market and economic events, or if we change our investment strategy.

We require a minimum account size of \$5,000, which can be waived at our discretion.

**Please visit the [Adviserinfo.sec.gov](https://www.adviserinfo.sec.gov) website for additional information on our firm. Select PART 2 BROCHURES and reference Items 4, 7, and 8 of our Part 2A Brochure for additional information on our services, investment advice, and account requirements.**

### Other Questions You May Have

*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?

Our monthly investment advisory fees and quarterly American Funds Class F-2 Program fees are calculated as a percentage of the assets under our management. As such, our fees will rise and fall with the value of the assets we manage for you. Advisors whose fees are calculated as a percentage of the assets under management may be incented to recommend clients place additional assets with them in order to increase the values of the clients' portfolios, thereby increasing their fees.

In addition to our fees, you will be charged an asset-based fee by your custodian for its services. This fee varies depending on the custodian. Under a transaction fee arrangement, the more transactions effected in your account, the more fees you will pay, and high activity in your account does not assure positive portfolio performance. For custodians that charge their fees based upon a percentage of your assets, such fees may be more than would be the case if you are charged a transaction-based fee. Please be mindful of the effect of your portfolio size, the level of activity, and the rate of custodian asset-based pricing. Large portfolios may be disadvantaged by paying an asset-based custodian fee versus a transaction-based fee. Some securities carry additional costs, such as mutual funds and ETFs. Financial planning fees may be charged at an hourly or fixed rate as agreed to by you and the firm.

There are additional fees such as internal fees and expenses charged by mutual funds (i.e., 12b-1 distribution fees and management fees that are assessed within the mutual fund) and exchange-traded funds, third-party separate account manager fees, product-level fees and commission for insurance-related products, postage and handling, transfer taxes, SEC fees for sales of securities.

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. **You can find more information about our fees and costs under Item 5 of our Part 2A Brochure, available at [Adviserinfo.sec.gov](https://www.adviserinfo.sec.gov).**

#### **Other Questions You May Have**

*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?**

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.

- We utilize endorsers to endorse our firm for compensation. Although this does not represent an increase in your fees, it does present a conflict of interest in that the endorser may be recommending you establish an advisory relationship with us because of the payment we make to the endorser and not because the endorser feels that we're the best firm for your needs.
- Certain KerberRose Wealth Management professionals are (i) licensed to sell insurance, and (ii) registered with APW Capital, Inc., a FINRA-registered broker-dealer, both of which create conflicts of interest regarding compensation.

**Additional information regarding conflicts of interest can be found in Items 5, 10, 11, 12, and 14 of our Part 2A Brochure, available at [Adviserinfo.sec.gov](http://Adviserinfo.sec.gov).**

#### **Other Questions You May Have**

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

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

Our investment professionals are paid a salary and bonus. As a result, we are incentivized to increase as well as recommend that you add additional assets to your account. Our financial advisors may be paid sales, service or administrative fees for the sale of mutual funds or other investment products. Our financial advisors may receive commission-based compensation for the sale of securities and insurance products. We are incentivized to recommend that you add additional assets to your advisory account. We do not receive non-cash compensation.

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

Yes, certain KerberRose Wealth Management professionals have disciplinary records, which can be found by accessing [Investor.gov/CRS](http://Investor.gov/CRS) for a free and simple search tool to research our firm and our financial professionals.

#### **Other Questions You May Have**

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

**You can find additional information about our investment advisory services on our Part 2A Brochure, available at [Adviserinfo.sec.gov](http://Adviserinfo.sec.gov). You may contact us at 715-524-6626 or via email to [anthonypowers@kerberrose.com](mailto:anthonypowers@kerberrose.com) if you have questions or to request a current copy of this Relationship Summary.**

#### **Other Questions You May Have**

*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?*