

ITEM 1 - INTRODUCTION

Kiley Juergens Wealth Management, LLC ("KJWM") is registered with the Securities and Exchange Commission ("SEC") as an investment adviser. One of the requirements of being a Registered Investment Adviser ("RIA") is to produce this Client Relationship Summary.

As an investment adviser, we do not receive commissions in connection with the advisory services we provide. However, some of our financial professionals have outside business activities as registered representatives of a broker-dealer or licensed insurance agents, through which they may receive commissions. We have a fiduciary responsibility to our clients and are legally required to act in their best interests. This differentiates us from brokerage firms, which offer other types of services, fee structures, and working relationships. Brokerage and investment advisory services and fees differ, and it is important to understand these differences, which is why the SEC provides free and simple tools for researching financial professionals at www.investor.gov/CRS. This site also provides educational materials about investment advisors, broker-dealers, and investing.

ITEM 2 – WHAT INVESTMENT SERVICES AND ADVICE CAN YOU PROVIDE ME?

KJWM offers investment advisory services to clients on a discretionary and non-discretionary basis. In a discretionary account, you have granted written investment authority to your Financial Professional to execute purchase and sell orders in your advisory accounts without consulting with you first. In a non-discretionary account, you have not granted written investment authority to your Financial Professional and he or she will consult with you before executing trades in your account. As the retail client, you make the ultimate decision regarding the purchase or sale of your investments. You may limit our trading authority, such as by imposing reasonable restrictions on investing or trading in certain securities or groups of securities. As an investment adviser, we provide investment advice and monitoring of your accounts through our Investment Adviser Representatives ("IARs") for an ongoing fee. Our Firm requires a minimum portfolio value of \$100,000 to provide advisory services to you. If deemed appropriate for you, our Firm will recommend utilizing a separate managed account, third party money manager, or unified managed account program ("SMA" or "TPMM" or "UMA") to aid in the implementation of investment strategies for your portfolio.

In addition to our Investment Management Services, our Firm offers the following services:

Our Firm offers financial planning services for our clients. Financial Planning services can be provided on a stand-alone basis or in conjunction with investment management services.

FOR MORE INFORMATION, PLEASE SEE ITEMS 4, 7, 13, AND 16 OF OUR [FORM ADV 2A "BROCHURE."](#)

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?*

ITEM 3.A –WHAT FEES WILL I PAY?

We generally offer our advisory services for an annual investment advisory fee calculated as a percentage of the value of the assets that we manage in your account. Our fees are assessed quarterly in advance based on the ending market value of your account, as set forth in the fee schedule contained in your advisory agreement, not to exceed 1.00% annually. Our fees are exclusive of brokerage commissions, transaction fees, exchange fees, and other related costs and expenses. Where we determine to allocate capital to exchange-traded funds ("ETFs"), our fees are exclusive of the fees and expenses of the ETFs. The structure and level of our fees will vary by client based upon the services provided and other considerations deemed relevant by us. 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. The more assets in your advisory account, the more you will pay in fees, and therefore the Firm has an incentive to encourage you to increase the asset value in your account. Occasionally a client will hire us only for financial planning services. Our fees for this limited service are typically either an hourly fee not to exceed \$250 per hour or a flat fee which will range from \$500 - \$3,000 depending on the scope and complexity of your specific needs. Separate Managed Account ("SMA"), Third-Party Money Manager ("TPMM") or Unified Managed Account ("UMA") program fees are charged independently by mutual funds, exchange traded funds, private investment funds, and separate account managers. The billing methods of these organizations are outlined in each firm's brochure, prospectus, or contract. You pay ongoing fees directly to TPMM's based on the assets you have under management with respect to each TPMM.

The custodian (generally Charles Schwab & Co., Inc. ("Schwab")) for an investment account may charge transaction costs (also known as commissions), as well as custodial, redemption, administrative, and other fees. Most of our clients only pay transaction costs and occasional administrative fees. Schwab also earns fees in other ways including, but not limited to, managing money market and proprietary mutual funds, margin loan interest, securities lending, and platform fees paid by fund managers. Our Firm does not share in Custodian Fees charged to your account.

For all services, fees will be billed as services are rendered. The amount paid to our Firm and your financial professional generally does not vary based on the type of investments we select on your behalf. 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, PLEASE SEE ITEM 5 OF OUR [FORM ADV 2A "BROCHURE."](#)

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?*

ITEM 3.B – WHAT ARE YOUR LEGAL OBLIGATIONS TO ME WHEN ACTING AS MY INVESTMENT ADVISER? HOW ELSE DOES YOUR FIRM MAKE MONEY & 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. You should understand and ask us about these conflicts because they can affect our investment advice. Here are some examples to help you understand what this means. 1) We earn more when your assets under management increase, which creates an incentive to encourage you to invest more. 2) We may recommend rolling over assets from a retirement account into an account we manage, even when lower-cost options are available. 3) Some of our Financial Professionals have an incentive to recommend brokerage or insurance products through their outside business activities because they may receive commissions. You should understand whether your Financial Professional is acting in an advisory capacity or in a separate brokerage or insurance capacity when making a recommendation. Our firm receives a fee as compensation for providing investment services on your account. We manage accounts for multiple clients and allocate our time based on each client's needs.

FOR MORE INFORMATION, PLEASE SEE ITEMS 5, 10, 11 AND 14 OF OUR [FORM ADV PART 2A "BROCHURE."](#)

Conversation Starters:

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

ITEM 3.C – HOW DO YOUR FINANCIAL PROFESSIONALS MAKE MONEY?

Our Financial Professionals receive a salary and may receive a discretionary bonus. Compensation is set with the intention of attracting and retaining highly qualified professionals. Compensation is based on a variety of factors, including the number, value, and complexity of accounts under management, the performance of those accounts, and client satisfaction and retention. Owners of the firm may receive distributions or draws from the firm's total revenue based on their respective ownership percentages, which creates an incentive to increase the overall revenue of the firm. Some of our Financial Professionals act as registered representatives of a broker-dealer. In this capacity, they may receive commissions in connection with the transactions made in client accounts. To mitigate this conflict of interest, our Firm will reduce a portion of our fees by the amount of the brokerage commissions earned by our Financial Professionals. Some of our Financial Professionals are insurance licensed and receive commissions, trails, or other compensation directly from insurance companies for effecting insurance transactions. We initially receive these commissions in our firm account, a portion of which we then pay to the respective Financial Professional. This compensation is separate and apart from their compensation as an investment advisor at KJWM. You have the right to decide whether to act on the recommendation. We recognize our duty to prioritize your interests and have established policies to avoid conflicts. While some of our Firm's Financial Professionals are engaged in outside business activities, we must disclose material outside business activities and any conflict that it may pose to you. Our Firm supervises the business activities of our Financial Professionals through our compliance program. All Financial Professionals must follow a Code of Conduct to mitigate any conflicts with you.

FOR MORE INFORMATION, PLEASE SEE ITEMS 5, 10, 11, AND 14 OF OUR [FORM ADV PART 2A "BROCHURE"](#) AND REFER TO YOUR FINANCIAL PROFESSIONAL'S ADV 2B BROCHURE

ITEM 4 – DISCIPLINARY HISTORY

DO YOU OR YOUR FINANCIAL PROFESSIONALS HAVE LEGAL OR DISCIPLINARY HISTORY?

No. Visit Investor.gov/CRS for a free and simple search tool to research KJWM and our financial professionals.

FOR MORE INFORMATION, PLEASE SEE ITEM 9 OF OUR [FORM ADV PART 2A "BROCHURE"](#) OR REFER TO ITEM 11 OF OUR PART 1

Conversation Starters:

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

ITEM 5 - ADDITIONAL INFORMATION

For additional information about our investment advisory services, visit the SEC's website at www.adviserinfo.sec.gov. Our firm's IARD number is 151088. You may also contact us for up-to-date information and request a copy of the relationship summary by contacting us at (360) 350-4747 or info@kj-wm.com.

Conversation Starters:

- *Who is my primary contact person? Is he/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?*

SUMMARY OF MATERIAL CHANGES

Since our last annual amendment filed on March 3, 2025, the following material changes have been made:

- **Item 3.B:** Fees have been updated to include financial planning fees not to exceed \$250 per hour or a flat fee ranging from \$500-\$3,000 depending on the scope and complexity of the client's circumstance. Investment advisory fees will not exceed 1.00% annually. Your individual fees and the Firm's process for this have not changes. This language has just been updated for clarity.