FAMILY WEALTH

FORM CRS: Client Relationship Summary

March 2026

Keeler & Nadler Family Wealth ("KNFW") 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 advisers, and investing.

What investment services and advice can you provide me?

We offer the following investment advisory services to you:

Wealth Management: a combination of Investment Management and Financial Planning Services.

Investment Management: We will offer you advice on a regular basis. We will discuss your investment goals, design with you a strategy to achieve your investment goals, and regularly monitor your account. We will manage your account on a discretionary basis (we can buy and sell investments in your account without asking you in advance) and a non-discretionary basis (we will obtain approval from you prior to executing any transactions, so you make the ultimate decision regarding the purchase or sale of investments).

We generally do not limit advisors to proprietary products or a limited menu of products and types of investments. This service will continue pursuant to the terms of the executed Advisory Agreement. We do not have a minimum asset level to open an account.

Financial Planning: Services will be provided to you based on your selection on the Advisory Agreement and may include, but are not limited to, a review of investment accounts, including reviewing asset allocation and providing repositioning recommendations; strategic tax planning; a review of retirement accounts and plans that have recommendations; a review of insurance policies and recommendations for changes, if necessary; one or more retirement scenarios; estate planning review and recommendations; and education planning with funding recommendations. Services will be considered complete upon delivery of the plan. Financial Planning Services are available as a stand-alone service.

For additional information, please visit https://adviserinfo.sec.gov/firm/summary/173079 to find the most recent copy of our Form ADV, Part 2A.

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?

We are paid for our services as follows:

Wealth Management: The amount paid to our firm and your financial professional generally does not vary based on the type of investments selected on your behalf. The asset-based fee reduces the value of your account and will be generally deducted from your account. Some investments (such as mutual funds and variable annuities) impose additional fees that will reduce the value of your investment over time. Also, with certain investments, such as variable annuities, you may have to pay fees such as "surrender charges" to sell the investment. Fees are billed quarterly in advance. Our fees vary and are negotiable. Generally, the more assets you have in the advisory account, the more you will pay in total fees. We, therefore, have an incentive to increase the assets in your account in order to increase our fees. You may also pay a transaction fee when we buy and sell an investment for you. You will also pay fees to a broker-dealer or bank that will hold your assets (called "custody"). You pay our advisory fee even if there were no transactions within the account. Financial Planning fees are included with our Wealth Management Services. The quarterly minimum fee for Wealth Management Services is $1,250.00.

Financial Planning (Stand-Alone Service): Financial Planning fees are billed by the hour, never to exceed $500/hr, or billed as a fixed fee, never to exceed $10,000.

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, please visit https://adviserinfo.sec.gov/firm/summary/173079 to review 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?

When we act as your investment adviser, we must 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:

- KNFW charges fees based on your account balance; therefore, KNFW has a financial incentive for you to increase your account balance. However, KNFW acts as a fiduciary, meaning KNFW will always put the interests of our clients ahead of the interests of our firm.
- Several IARs of KNFW are licensed independent insurance agents and place life insurance business through several independent insurance brokers. A conflict of interest exists when KNFW recommends a commission-based product. Clients are under no obligation to purchase insurance through KNFW and can purchase the recommended insurance product from another agent.

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

For more information, please visit https://adviserinfo.sec.gov/firm/summary/173079 to review ADV Part 2A.

How do your financial professionals make money?

Our financial services professionals are compensated based on a percentage of assets they manage, on a portion of the total advisory fees received by us, on hourly fees or fixed fees, with trips and attendance to conferences, including meals and entertainment, for meeting certain levels of businesses and with additional compensation when they obtain a new client for us.

This is a conflict of interest because our financial professionals have an incentive to encourage you to increase your assets in your accounts, recommend our advisory services to you, and recommend you purchase investments that result in additional compensation to them. For more information about our conflicts of interest, we recommend reading our ADV Part 2A, Items 4 and 10.

Do your financial professionals have legal or disciplinary history?

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

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

Additional Information

To find additional information about KNFW, such as a full copy of the ADV Part 2, and to request a copy of the Customer Relationship Summary, please go to https://adviserinfo.sec.gov/firm/summary/173079. If you would like to request up-to-date information as well as to request a copy of the relationship summary, please contact us via 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?