



Form CRS (ADV 3) – Customer Relationship Summary

March 1, 2024

ITEM 1 – INTRODUCTION

KP Financial Management, LLC (dba CAISSA Wealth Strategies) is registered with the Securities and Exchange Commission as an investment adviser (CRD No. 150458). As an investment adviser, CAISSA Wealth Strategies (CWS) is not affiliated with a broker-dealer. Our advisory services and fees are different from brokerage services. It is important to understand the difference and carefully consider the account type and services that are right for you. This document provides a summary of the types of services provided by CWS and the associated fees. In addition, 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.

ITEM 2 – RELATIONSHIPS AND SERVICES

What investment services and advice can you provide me?

CWS offers services to individual retail clients as a fiduciary. This means we have to act in your best interest throughout the advisory relationship by providing financial planning guidance, investment advisory services and developing strategies that are aligned with your personal goals and unique situation. CWS meets with clients, no less than annually, to monitor investments and financial plan progress as part of our standard services. Assets can be managed on a discretionary or non-discretionary basis. CWS focuses on discretionary management which authorizes CWS to buy and sell securities without asking in advance and without material limitations. A non-discretionary account is directed by you and you make the decision to buy or sell. CWS offers non-discretionary services on an exception basis. CWS receives compensation by charging a monthly ongoing asset management fee as disclosed in our [ADV 2A](#). CWS does not offer wrap fee programs, proprietary products, products in general or limitations on available investment options. A minimum of \$1,000,000 is generally required to open an account.

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 – FEES, COSTS, CONFLICTS, AND STANDARD OF CONDUCT

What Fees will I Pay?

It is important to understand what fees and costs affect the value of your account over time. CWS charges a monthly management fee based on a percentage of assets under management. You pay our advisory fee even if you do not buy or sell and whether or not you make or lose money during the billing period. Fees are negotiable and are based on the scope and complexity of your account, the amount of time and expertise required as well as the account value. The more assets you have in an advisory account, including cash, the more you will pay. We therefore have an incentive to increase the assets in your account. CWS strives to manage an account in a cost-effective manner and considers custodian fees, account maintenance fees, fees related to mutual funds (12b-1 fees) and variable annuities, and other transactional fees (ticket charges) when making investment recommendations. If CWS is engaged for financial planning only

services, a one-time negotiable fee will be assessed based on the scope, complexity, the estimated amount of time and expertise required to provide such services. Advice provided is not implemented or monitored by CWS. It is your responsibility to either implement or not act on our advice. CWS will not monitor those actions or inquire of them. Additional information about fees is available in our [ADV 2A](#).

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. Additionally, CWS offers a custody based service to manage the accounts through the use of your account usernames and passwords in order to access and process transactions on your behalf as part of your entire portfolio. CWS has an annual surprise custody exam conducted by an independent CPA firm and the audit findings are filed as an ADV E. CWS does not sponsor any wrap fee programs, offer proprietary products, receive payments from third parties, participate in a revenue sharing agreement or conduct principal trading. Additional information about conflicts of interest are available in our [ADV 2A](#).

How do your financial professionals make money?

Financial Professionals are compensated based on a percentage of assets under management. The percentage charged is based on the scope and complexity of your account, the amount of time and expertise required as well as the account value. CWS does not accept revenue from outside advisors or products and commissions are not charged.

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? How do conflicts of interest affect me, and how will you address them?

ITEM 4 – DISCIPLINARY HISTORY

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

CWS has no disciplinary history to disclose; however, we encourage you to visit Investor.gov for a free and simple search tool to research our firm and our financial professionals. To report a problem to the SEC, visit Investor.gov or call the SEC's toll-free investor assistance line at (800) 732-0330.

Conversation Starter: Do you or your financial professionals have legal or disciplinary history?

ITEM 5 – ADDITIONAL INFORMATION

You can access free and simple tools to help you research firms and financial professionals at Investor.gov/CRS, which provides educational materials about broker-dealers, investment advisers, and investing. To request an updated Customer Relationship Summary, please contact us at (952) 777-2270. Also, this form and additional information is available at www.caissawealth.com/resources.

Conversation Starter: 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?

Financial Planning • Investment Management • Risk Management
Estate Planning • Divorce Planning • Executive Plans • Tax Strategies

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The information provided is based on information provided by you and is only an estimate based on that information. CAISSA Wealth Strategies does not offer tax planning or legal services, but may provide references to accounting, tax services or legal providers. They may also work with your attorney or independent tax or legal advisor. A qualified tax professional or independent legal counsel should review the tax implications of any securities transaction. This material is not intended to replace the advice of a qualified attorney, tax advisor, or insurance agent. Before making any financial commitment regarding the issues discussed here, consult with the appropriate professional advisor.

