

Customer Relationship Summary (Form CRS, Form ADV Part 3)

Item 1 – Introduction

Kult Wealth Management Group, LLC (the “Firm”) is a registered investment adviser registered with the Securities & Exchange Commission.

Brokerage and investment advisory services and fees differ, and it is important for you to understand the 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.

Item 2 – Relationships and Services***What investment services and advice can you provide me?***

Description of Services. The Firm provides wealth management services including investment advisory, cash flow planning, and income tax planning services to retail investors.

Monitoring. We regularly monitor our clients’ accounts and periodically rebalance their investments in accordance with our targeted asset allocations.

Investment Authority. Our clients authorize us to make decisions regarding the specific investments and amounts to buy, sell, and hold in their investment accounts.

Limited Investment Offerings. We build client portfolios utilizing exchange-traded funds (“ETFs”) and mutual funds.

Account Minimums and Other Requirements. Our minimum account size is \$1 million.

Additional Information. This is a brief summary of our services. Additional information is available in Item 4 of our Form ADV Part 2A (“Disclosure Brochure”). See [Item 5 – Additional Information](#) below for instructions on how to obtain a copy of our Disclosure Brochure.

Item 3 – Fees, Costs, Conflicts, and Standard of Conduct***What fees will I pay?***

Principal Fees and Costs. Our wealth management fees are charged as a percentage of assets managed as follows: .73% per year of first \$5 million of investments managed, .50% per year of next \$5 million of investments managed, and .25% per year of remaining investments managed.

Wrap Fee Programs. We do not offer a wrap fee program.

Other Fees and Costs. In addition to our advisory fees, you may incur other fees and costs, such as custodian fees, account

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maintenance fees, fees related to mutual funds, or other administrative fees. Please refer to Item 5 of our Disclosure Brochure for details on additional fees.

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. Additional information about our fees is available in Item 5 of our Disclosure Brochure. See [Item 5 – Additional Information](#) below for instructions on how to obtain a copy of our Disclosure Brochure.

ASK YOUR INVESTMENT ADVISER:

- 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.

Conflicts of Interest. An asset-based fee presents a conflict of interest because the more assets you have in your advisory account, the more you will pay in fees; therefore, we may have an incentive to encourage you to increase the assets in your account.

ASK YOUR INVESTMENT ADVISER:

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

How do your financial professionals make money?

Our financial professionals are paid based upon overall company profitability. We do not sell investment products, so our professionals do not receive commissions and do not have conflicts of interest when recommending investments.

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 our firm and our financial professionals.

ASK YOUR INVESTMENT ADVISER:

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

Item 5 – Additional information

Additional information is available in our Disclosure Brochure. An up-to-date copy of this document, as well as our current Form CRS is available on our website at www.kultwealth.com. You may also call us at: (262) 787-0704 or send an email to:

**ASK YOUR
INVESTMENT ADVISER:**

- 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?

peter.kult@kultwealth.com to obtain copies of these documents at any time.

Exhibit A – Summary of Material Changes

We do not have any material changes to report.