



## FORM CRS A SUMMARY OF YOUR ADVISORY RELATIONSHIP WITH KILTER GROUP LLC MARCH 2025

### Item 1 – INTRODUCTION

Kilter Group LLC, (“Kilter Group”), 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 the differences. Free and simple tools are available to research firms and our financial professionals at [Investor.gov/CRS](https://www.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?

Kilter Group offers discretionary investment advisory, financial planning, retirement planning, estate planning document creation and consulting services to retail investors. Our firm manages advisory accounts 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. You may limit our discretion, such as by imposing reasonable restrictions on investing in certain securities or groups of securities. Our firm monitors your agreed upon asset allocation target and investments (that you have granted us discretion over) within your advisory account(s), on an ongoing basis to align with your investment goals. In addition, our firm offers financial planning and consulting services to our clients. With our non-discretionary relationship, calls will be placed presenting the recommendation made and only upon your authorization will any action be taken on your behalf. If deemed appropriate, our firm may utilize an independent third-party money manager (“TPMM”) to implement strategies and manage your account. financial planning services can be provided on a stand-alone basis or in conjunction with our investment management services. In a consulting agreement, we offer investment consulting on a limited basis, addressing specific areas of concern such as estate planning, real estate, retirement planning, or other financial topics. Our firm does not require a minimum dollar value for any account to which we provide our investment advisory services.

[FOR MORE INFORMATION REFER TO OUR FIRM ADV PART 2A BROCHURE – ITEMS 7, 8, 13, AND 16](#)

#### Questions to ask your financial professional:

- Based on my financial situation, would an investment advisory service be the right choice for me? Why or why not?
- How do you determine which investments to recommend for me?
- What are your qualifications, including licenses and education, and how do they benefit me as a client?

### Item 3 – FEES, COSTS, CONFLICTS, AND STANDARD OF CONDUCT

#### What fees will I pay?

Our firm charges an annual investment advisory fee based on a percentage of assets under our management, not to exceed 1.90%. Fees are billed monthly in arrears, calculated based on the average daily balance of the account during the billing period. If services commence in the middle of the billing period, the prorated fee will be billed in arrears and any fees due to the firm will be deducted from the client’s account during the initial billing period. Your custodian will charge transaction costs, custodial fees, redemption fees, retirement plan and administrative fees, or commissions. The mutual funds and/or ETFs held in your advisory account(s) will charge management fees and other expenses. In circumstances where an Independent Registered Investment Advisory firm acts as a TPMM to our firm, the TPMM will charge an asset-based fee in addition to the advisory fee and not to exceed 1.00%. The more assets in your advisory account(s), the more you will pay in fees, and therefore, our firm has an incentive to encourage you to increase the assets in your account(s). Fees for financial planning services range from \$99-\$500/month. Consulting fees may vary based on the extent and complexity of the consulting project. You will be billed monthly as services are rendered. Estate Planning document creation services through our third-party are offered for a separate fee. Clients who utilize the estate planning services will be charged a flat fee ranging between \$500-\$1,000, as defined in the Financial Planning Services Agreement. 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.

#### Questions to ask your financial professional:

- Can you explain how fees and costs may impact my investment returns?
- If I invest \$10,000, how much will be allocated to fees and costs, and how much will be invested on my behalf?

[FOR MORE INFORMATION REFER TO OUR FIRM ADV PART 2A BROCHURE – ITEM 5](#)

**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: 1) The custodians we use provide us with access to their institutional brokerage/support, trading, custody, reporting, and other related services at no charge to us. We use these services to help us manage and administer our advisory accounts, and to help us manage and grow our business. This presents a conflict of interest because receipt of these benefits creates an incentive to recommend that you open or maintain your account(s) with these custodians. 2) Our firm allows our financial professionals to invest in the same securities as you. This presents a conflict of interest because our financial professionals have an incentive to favor their personal account(s) over your advisory account(s). If you have questions about whether any of these situations could apply to your investments, ask your financial professional.

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**Questions to ask your financial professional:**

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

[FOR MORE INFORMATION REFER TO OUR FIRM ADV PART 2A BROCHURE – ITEMS 10, 11, 12, & 14](#)

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

Our financial professionals are compensated based on the revenue our firm earns from our investment advisory fees. This compensation is based on the amount of assets they service, the amount of time spent, and the complexity required to meet the client's needs or revenue based on the recommendations provided by our financial professionals. Some of our financial professionals are insurance licensed and receive commissions, trails, or other compensation through various carriers. While some of our firm's financial professionals are engaged in outside business activities, we are required to disclose material outside business activities and any conflict it may pose to you. Our firm supervises the business activities of our financial professionals through our compliance program. All financial professionals are required to follow a Code of Conduct to mitigate any conflicts to you.

[FOR MORE INFORMATION REFER TO OUR FIRM ADV PART 2A BROCHURE – ITEMS 5, 10, 11, 12, & 14](#)

**Item 4 – DISCIPLINARY HISTORY**

**Do you or your financial professionals have legal or disciplinary**

No. Visit [Investor.gov/CRS](http://Investor.gov/CRS) to research our firm and financial professionals.

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**Questions to ask your financial professional:**

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

[FOR MORE INFORMATION REFER TO OUR FIRM ADV PART 2A BROCHURE – ITEM 9](#)

**ADDITIONAL INFORMATION**

For additional information about our investment advisory services visit the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). Our firm's IARD number is: 330356. You may also contact us directly for up-to-date information and request a copy of the relationship summary at: 646-438-6557

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**Questions to ask your financial professional:**

- Who is my primary contact person? Is he or she an investment adviser or a representative of a broker-dealer? Who can I talk to if I have concerns about how this person is treating me?

**MATERIAL CHANGES SINCE LAST FILING**

- Added estate planning document creation services and fees.
- Updated formatting and language since last filing to enhance clarity and improve readability.