
INTRODUCTION

Our firm, Kinwell, LLC (Kinwell), is an investment advisor registered with the Securities and Exchange Commission. We feel that it is important for retail investors to understand how advisory and brokerage services and fees differ in order to determine which type of account is right for you. There are free and simple tools available to research firms and financial professionals at www.investor.gov/CRS, which also provides educational materials about investment advisors, broker-dealers, and investing.

WHAT INVESTMENT SERVICES AND ADVICE CAN YOU PROVIDE ME?

Portfolio Management: Kinwell offers ongoing portfolio management services based on individual goals, objectives, time horizon and risk tolerance. If you open an advisory account with our firm, we will meet with you to understand your current financial situation. Based on what we learn, we will recommend a plan and portfolio of investments that is monitored and reviewed regularly, but no less than annually, and, if necessary rebalanced to meet your changing needs and goals. Kinwell provides discretionary and non-discretionary investment advisory services to clients. The advisory contract established with each client sets forth the authority for trading. Where investment discretion has been granted, Kinwell generally manages the client's account and makes investment decisions without consultation with the client as to when the securities are to be bought or sold for the account, the total amount of the securities to be bought/sold, what securities to buy or sell, or the price per share. In a non-discretionary account, Kinwell recommends purchasing or selling securities for review and approval by client. Kinwell will only purchase or sell securities that clients have approved in advance. Any limitations on our discretionary authority will be described in the signed advisory agreement. Our firm does not impose requirements for opening and maintaining accounts or otherwise engaging us.

Pension Consulting Services: Kinwell offers consulting services to pension or other employee benefit plans (including but not limited to 401(k) plans). Pension consulting is managed on a non-discretionary basis and may include, but is not limited to identifying investment objections and restrictions; providing guidance on various assets classes and investment options; recommending money manager to manage plan assets in ways designed to achieve objectives; monitoring performance of money managers and investment options and making recommendations for changes; recommending other service providers such as custodians, administrators and broker-dealers; creating a written pension consulting plan. These services are based on the goals, objectives, demographics, time horizon and/or risk tolerance of the plan and its participants. Kinwell will not provide pension consulting services to clients with assets under \$2,500,000.

Additional information about our advisory services is located in Item 4 of our Firm Brochure which is available online at <https://adviserinfo.sec.gov/firm/summary/290449>.

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 those qualifications mean?

WHAT FEES WILL I PAY?

Portfolio Management: You will be charged an ongoing fee applied quarterly in arrears based on the value of assets in your account on the last business day of the billing period, after taking into account deposits and withdrawals. Our Standard Portfolio Management annual fee ranges from 0.90% to 0.50%. Our Private Client Portfolio fee ranges from 1.00% to 0.60%. The more assets you have in your advisory account, the more you will pay us. We therefore have an incentive to increase the assets in your advisory account to increase our fees. Our fees vary and are negotiable. Our firm's fees will be deducted from your advisory account, which will reduce the value of your advisory account.

Pension Consulting Services: You will be charged an ongoing fee applied quarterly in arrears based on the value of assets in your account on the last business day of the billing period, after taking into account deposits and withdrawals. Our Pension Consulting fee ranges from 0.55% to 0.40%. The more assets you have in your account, the more you will pay us. The fixed fee rate for creating client pension consulting plans is between \$25,000 and \$150,000. The final fee schedule will be attached as Exhibit II of the pension consulting agreement.

Other Fees: The custodian that holds your assets may charge you a transaction fee when we buy or sell an investment for you. You may also pay charges imposed by the custodian holding your accounts for certain investments and for maintaining your account. Some investments, such as mutual funds, exchange traded funds, and variable annuities, charge additional fees that will reduce the value of your investments over time. In addition, you may have to pay fees such as "surrender charges" to sell variable annuities.

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 located in Item 5 of our Firm Brochure, which is available online at <https://adviserinfo.sec.gov/firm/summary/290449>.

Conversation Starters:

Help me understand how these fees and costs may 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 advisor, 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:

- We require that you have Schwab Institutional, a division of Charles Schwab & Co., serve as the qualified custodian for your assets. Schwab provides us with certain products and services at no cost that benefit us but do not benefit our clients. Certain of these products and services assist us in managing and administering our clients' accounts and others help us develop our business. The receipt of these products and services creates a conflict of interest because it gives us an incentive to have you use Schwab as a custodian.

Conversation Starters:

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

Additional information about our conflicts of interest is located in Item 10 and 12 of our Firm Brochure, which is available online at <https://adviserinfo.sec.gov/firm/summary/290449>.

HOW DO YOUR FINANCIAL PROFESSIONALS MAKE MONEY?

Our financial professionals are compensated based on the revenue our firm earns from their advisory services or recommendations, the amount of client assets they service, and the time and complexity required to meet a client's needs.

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

No, neither the firm nor the professionals of the firm have any legal, regulatory, or disciplinary events involving Kinwell or its management persons. Visit Investor.gov/CRS for a free and simple search tool to research our firm and our financial professionals.

Conversation Starters:

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

ADDITIONAL INFORMATION

You can find additional information about our firm's investment advisory services on the SEC's website at www.adviserinfo.sec.gov by searching CRD #290449. You may also contact our firm at 863-385-1101 to request a copy of this relationship summary and other up-to-date information.

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?