



## Form CRS – Client Relationship Summary

January 2021

### Introduction

Our firm, Kaizen Financial Strategies, LLC, is an investment adviser registered with the Securities and Exchange Commission. We feel that it is important for you 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](http://www.investor.gov/CRS), which also provides educational materials about investment advisers, broker-dealers, and investing.

### What investment services and advice can you provide me?

We are a registered investment adviser that offers investment advisory services, including Wrap Asset Management and Financial Planning & Consulting to clients. If you open an advisory account with our firm, we'll meet with you to understand your current financial situation, existing resources, objectives, and risk tolerance. Based on what we learn, we'll recommend a portfolio of investments that is monitored at least annually, and if necessary, rebalanced to meet your changing needs and goals. We'll offer you advice on a regular basis and contact you at least quarterly to discuss your portfolio.

We manage accounts on a discretionary basis. After you sign an agreement with our firm and we are able to discuss and agree on the investment strategy that is an appropriate fit for you, you allow us to buy and sell investments in your account without asking you in advance of each transaction. Any limitations will be described in the signed advisory agreement. We will have discretion until the advisory agreement is terminated by you or our firm.

We do not restrict our advice to limited types of products or investments nor do we impose requirements for opening and maintaining accounts or otherwise engaging us.

Financial Planning & Consulting is also offered as a separate service for a flat or hourly fee. We review your existing investments, suggest alignment with your risk tolerance profile and time horizons, but we do not subsequently monitor them beyond the Financial Planning & Consulting service engagement.

*Additional information about our advisory services is located in Item 4 of our Firm Brochure and Item 5 of our Wrap Brochure, which can be found online at <https://adviserinfo.sec.gov/firm/summary/298248>.*

**Questions to Ask Us:** 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?

Our maximum Wrap Asset Management annual fee is 2.25%. The more assets you have in your advisory account, the fee generally comes down percentage wise at certain tiers, but you pay more in absolute dollars. We therefore have a mutual incentive to increase the assets in your advisory account. Our fees vary and are negotiable. The amount you pay will depend, for example, on the services you receive and the amount of assets in your account. Our firm's fees will be automatically deducted from your advisory account. In rare cases, we will agree to send you invoices rather than automatically deduct our firm's fees from your advisory account.

Our maximum flat fee for Financial Planning & Consulting services is \$10,000 and maximum hourly rate is \$500. We charge an upfront retainer when you sign an agreement for this service.

We pay the custodian for all transaction costs related to buying or selling any investment holdings in your account as part of our Wrap Asset Management service. The fees for wrap fee programs are therefore

higher than a typical asset-based advisory fee. However, you may pay expenses imposed by the custodian holding your accounts for certain investments and maintaining your account. Some investments, such as mutual funds, index funds, exchange traded funds, and variable annuities, charge additional fees.

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 in Item 5 of our Firm Brochure and Item 4 of our Wrap Brochure, which can be found online at <https://adviserinfo.sec.gov/firm/summary/298248>.*

**Questions to Ask Us:** 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 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 is an example to help you understand what this means:*

Representatives of our firm are generally registered with their state of residence to be able to sell insurance if and when it is suitable for a client's financial situation. They identify, shortlist, and offer best suited insurance products and receive customary commissions as a result of insurance sales. A conflict of interest exists as these insurance sales create an incentive to recommend products based on the compensation adviser and/or our supervised persons may earn. To mitigate this potential conflict, our firm will act in the client's best interest.

*Additional information about our conflicts of interest is in Item 10 of our Firm Brochure and Item 9 of our Wrap Brochure, which can be found online at <https://adviserinfo.sec.gov/firm/summary/298248>.*

**Questions to Ask Us:** 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 compensated based on the revenue our firm earns from their advisory services or financial planning and consulting services.

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

No, our firm and financial professionals do not have any legal and disciplinary history to disclose. Visit [www.investor.gov/CRS](http://www.investor.gov/CRS) for a free and simple search tool to research our firm and our financial professionals.

**Questions to Ask Us:** As a financial professional, do you have any disciplinary history?

**Additional Information**

You can find additional information about our firm's investment advisory services on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching CRD #298248. You may also contact our firm at (408) 819-9010 to request a copy of this relationship summary and other up-to-date information.

**Questions to Ask Us:** 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?