

**Kaydan Wealth Management, Inc.**  
**March 14, 2024**

**FORM CRS**

Kaydan Wealth Management, Inc. is registered with the Securities and Exchange Commission as an investment adviser and, as such, we provide advisory services rather than brokerage services. Brokerage and investment advisory services and fees differ and it is important for you, our client, to understand the differences. Additionally, free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing. This document is a summary of the services and fees we offer to "retail" investors, which are natural persons who seek or receive services primarily for personal, family, or household purposes.

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

We offer the following investment advisory services to retail investors: Comprehensive Wealth Management Services, Investment Management Services, Wealth Consulting Services and Other Services.

- **Account Monitoring** - If you open an investment account with our firm, as part of our standard service we will monitor your investments on a daily basis.
- **Investment Authority** - We manage investment accounts on a discretionary basis whereby we will decide which investments to buy or sell for your account.
- **Investment Offerings** - We offer advice on stocks, bonds, mutual funds, index and exchange-traded funds, stable value accounts (or similar securities) and variable annuities. Additionally, we may advise you on various types of investments based on your stated goals and objectives.
- **Account Minimums and Requirements** - There is a minimum annual fee of \$6,250 for Comprehensive Wealth Management Services. This represents the annual advisory fee applicable on an investment relationship of \$500,000. At our discretion we may waive the minimum fee.

Detailed information regarding our services, fees and other disclosures can be found in our Form ADV Part 2A Items 4, 7, and 8 by clicking this link: <https://adviserinfo.sec.gov/firm/brochure/108964>.

***Key Questions to Ask Your Financial Professional***

- **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?**

**What fees will I pay?**

The following summarizes the principal fees and costs associated with engaging our firm for investment advisory services.

- **Asset Based Fees** - Payable quarterly in arrears. Since the fees we receive are asset-based (i.e. based on the value of your account), we have an incentive to increase your account value which creates a conflict.
- **Hourly Fees** - Payable as invoiced. One half of the fee is due at the engagement of the project with the balance due at the completion of the project;
- **Quarterly Retainer Fees** - Payable in arrears;
- **Fixed Fees** - Payable as invoiced. One half of the fee is due at the engagement of the project with the balance due at the completion of the project;
- Clients pay the following addition fees and/or expenses. Examples of the most common fees and costs applicable to our clients are:
  - Custodian fees;
  - Account maintenance fees;
  - Internal fees related to mutual funds and exchange-traded funds;
  - Transaction charges when purchasing or selling certain securities; and
  - Other product-level fees associated with some of your investments

**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.**

For detailed information, refer to our Form ADV Part 2A, by clicking this link <https://adviserinfo.sec.gov/firm/brochure/108964>.

**Key Questions to Ask Your Financial Professional**

- **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.

- **Third-Party Payments:** Persons providing investment advice on behalf of our firm are licensed as independent insurance agents. These persons will earn commission-based compensation for selling insurance products. Insurance commissions are separate and in addition to our advisory fees. This practice presents a conflict of interest since Kaydan Investment Advisor Representatives are licensed insurance agents and any placement of an insurance product will result in commission paid to the Advisor. Advisors have a fiduciary duty to put client interests ahead of their own.
- Because our revenue is derived from asset-based fees, we have an incentive to grow your account as much as possible. This could cause us to take overly aggressive positions in conflict with your interests in an attempt to grow your account.

**Key Questions to Ask Your Financial Professional**

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

Refer to our Form ADV Part 2A by clicking this link <https://adviserinfo.sec.gov/firm/brochure/108964> to help you understand what conflicts exist.

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

The financial professionals servicing your account(s) are compensated by a fixed salary and quarterly variable pay. Financial professionals variable pay is based on the amount of client assets they service, the revenue the firm earns from these assets, the service provided and the source of the client relationship. Financial professionals can earn a differing variable pay percentage depending whether the client relationship is an existing or new relationship to the firm.

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

Yes, our firm or our financial professionals currently have legal or disciplinary history to disclose. These events are disclosed in either our Form ADV or the specific individual's Form U4. These documents can be found by going to [Investor.gov/CRS](https://Investor.gov/CRS).

**Key Questions to Ask Your Financial Professional**

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

You can find additional information about your investment advisory services and request a copy of the relationship summary at 810-593-1624 or click the link provided <https://adviserinfo.sec.gov/firm/brochure/108964>.

**Key Questions to Ask Your Financial Professional**

- **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?**