



Client Relationship Summary November 21, 2024

Kerusso Capital Management, LLC is an investment adviser registered with the Securities and Exchange Commission ("SEC"). Investment advisory services and fees are different than the services and fees provided by a broker-dealer and it is important for you to understand the differences. There are free and simple tools available allowing you to research firms and financial professionals at www.Investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers and investing in general. The following items include Conversation Starters that the SEC created as a way to facilitate discussions between our firm and you.

What investment services and advice can you provide me?

We provide investment advisory services to individuals, high net worth individuals, corporations, pension and profit-sharing plans and other institutional investors. These services include but are not limited to asset management and wrap fee programs. We do not sponsor wrap fee programs. We offer these services in a **discretionary** manner. In a non-discretionary account arrangement you make the ultimate decision regarding the purchase or sale of investments. In a discretionary account arrangement we make those decisions for you. We can help you decide which type of investment advisory services to seek based on our conversations with you and assessment of your financial situation. We monitor your account investments on a regular basis as part of our standard services and will confer with you via phone, email and face to face to discuss your investments and any changes to your financial picture. Generally, there is a \$100,000 account size for retail clients which we will provide investment advisory services.

For additional information, please see Items 4 and 7 of our Form ADV Part 2A brochure at <https://adviserinfo.sec.gov/firm/summary/316352>.

	<ul style="list-style-type: none">• <i>Given my financial situation, should I choose an investment advisory service? Why or why not?</i>• <i>How will you choose investments to recommend to me?</i>• <i>What is your relevant experience, including your licenses, education, and other qualifications? What do these qualifications mean?</i>
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What fees will I pay?

We charge **asset-based fees**. The types of fees we charge may create a conflict of interest to you. For example, an asset-based fee may incentivize us to encourage you to place more assets at our firm. A wrap fee may be higher than a traditional asset-based fee as it is inclusive of fees that would be paid separately to a broker-dealer or custodian. In a traditional asset-based fee arrangement you may also be charged fees that are separate from our fees and may be charged directly or indirectly to you. These include but are not limited to custodian fees, account maintenance fees, mutual fund and variable annuity fees as well as other transactional and product-level 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.

Retail Client Fee Schedule

.50% on all assets for retail clients with a Financial Advisor
1.00% for retail clients with no Financial Advisor

Account Minimum

\$100,000

For additional information, please see Item 5 of our Form ADV Part 2A brochure at <https://adviserinfo.sec.gov/firm/summary/316352>.

	<ul style="list-style-type: none">• <i>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?</i>
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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 affect the recommendations, we provide you. Here is an example to help you understand what this means. Because Kerusso offers asset-based fees, the more assets there are in your advisory account, the more you will pay in fees, and the firm may have an incentive to encourage the retail investor to increase the assets in their account.

Conversation Starters	<ul style="list-style-type: none">• <i>How might your conflicts of interest affect me, and how will you address them?</i>
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How do your financial professionals make money?

Our financial professionals are paid a salary and a discretionary bonus. Certain financial professionals also have equity ownership in our firm.

Do your financial professionals have legal or disciplinary history?

No. You can use a free and simple tool to research our financial professionals at Investor.gov/CRS.

Conversation Starters	<ul style="list-style-type: none">• <i>As a financial professional, do you have any disciplinary history? For what type of conduct?</i>
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For additional information about our services

If you would like additional, up-to-date information or a copy of this disclosure, please contact us at 336-447-7101.

Conversation Starters	<ul style="list-style-type: none">• <i>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?</i>
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