



Form ADV, Part 3: FORM CRS

January 9, 2024

INTRODUCTION

Keeney Financial Group Inc. ("KFG") is registered with the Securities and Exchange Commission 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 financial professionals at Investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers, and investing.

WHAT INVESTMENT SERVICES AND ADVICE CAN YOU PROVIDE ME?

KFG provides personalized financial planning and investment management services to individuals, families, trusts, charitable organizations and foundations, pensions and corporations.

KFG offers discretionary and non-discretionary direct asset management services to advisory clients. KFG will offer clients ongoing portfolio management services through determining individual risk tolerance, liquidity needs, current investments, time horizon, income needs, and tax considerations. Clients should be aware that if KFG is managing your assets, you may not be able to place restrictions on the types of investments in an account or portfolio.

For smaller accounts, KFG can utilize other managers to assist in the management of client assets. These managers are selected by KFG after a process whereby KFG evaluates each manager's investment performance, operations, and offerings to determine if the manager would be a fit for KFG clients. This process continues on an ongoing basis, throughout the time the client works with the third-party manager.

For more detailed information, please refer to our Disclosure Brochure, the ADV Part 2A, under Item 4 Advisory Business and Item 7 Types of Clients, which can be found by [CLICKING HERE](#).

➤ ***Questions to Ask Your 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?

Generally, fees vary from 0.00% to 1.25% per annum of the market value of a client's assets managed by KFG. The fee range stated is a guide. Fees are negotiable, and may be higher or lower than this range, based on the nature of the account. Factors affecting fee percentages include the size of the account, complexity of asset structures, and other factors.

For clients whose assets are managed by KFG, the financial planning fee will vary, but is generally expected to be a fixed fee of \$1500 per plan. For clients receiving stand-alone planning without asset management services, the fixed fee for financial planning will be \$3,000. However, these fees are guidelines, subject to change according to the complexity of the plan and the specific client's circumstances.

There are a number of other fees that can be associated with holding and investing in securities. Fees charged by independent third party managers are also separate and additional to any fees paid to KFG, and such managers will be authorized to separately debit fees from client accounts. 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 more specific information regarding our fees, please refer our Disclosure Brochure, the ADV Part 2A under Item 5 Fees and Compensation by [CLICKING HERE](#).

➤ ***Questions to Ask Your Professional:***



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- *“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.

Certain professionals of KFG are separately licensed as independent insurance agents. As such, these professionals may conduct insurance product transactions for KFG clients, in their capacity as licensed insurance agents, and will receive customary commissions for these transactions in addition to any compensation received in his capacity as employees of KFG. Commissions from the sale of insurance products will not be used to offset or as a credit against advisory fees. These professionals therefore have incentive to recommend insurance products based on the compensation to be received, rather than on a client's needs. The receipt of additional fees for insurance commissions is therefore a conflict of interest, and clients should be aware of this conflict when considering whether to engage KFG or utilize these professionals to implement any insurance recommendations. KFG attempts to mitigate this conflict of interest by disclosing the conflict to clients and informing the clients that they are always free to purchase insurance products through other agents that are not affiliated with KFG, or to determine not to purchase the insurance product at all. KFG also attempts to mitigate the conflict of interest by requiring employees to acknowledge in the firm's Code of Ethics, their individual fiduciary duty to the clients of KFG, which requires that employees put the interests of clients ahead of their own.

For more specific information regarding compensation and conflicts, please refer our Disclosure Brochure, the ADV Part 2A under Item 10 Outside Affiliations by [CLICKING HERE](#).

- *Questions to Ask Your Professional:*
 - *“How might your conflicts of interest affect me, and how will you address them?”*

HOW DO YOUR FINANCIAL PROFESSIONALS MAKE MONEY?

Financial professionals of KFG are paid a portion of the asset management and financial planning fees collected from clients. Financial professionals are not rewarded sales bonuses.

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

No. Free and simple tools are available to research firms and financial professionals at <https://www.investor.gov/CRS>.

- *Questions to Ask Your Professional:*
 - *“As a financial professional, do you have any disciplinary history? For what type of conduct?”*

ADDITIONAL INFORMATION

Additional information about our investment advisory services can be found at <https://www.keeneyfinancial.com> or by [CLICKING HERE](#). A copy of our relationship summary can also be requested by calling (410) 730-7933.

- *Questions to Ask Your 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?”*