



## Introduction

Kohmann Bosshard is registered with the Securities and Exchange Commission (SEC) as an investment adviser. Brokerage and investment advisory services and fees differ. It is important that you understand the differences. 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 investment advisers and investing.

### **Relationships & Services** - *What investment services and advice can you provide me?*

*We provide investment advisory services to retail investors. This document gives you a summary of the types of services we provide and how you pay.*

- *If you open an advisory account, you will pay an on-going asset-based fee for our services.*
- *We will offer you advice on a regular basis. We will discuss your investment goals, design with you a strategy to achieve your investment goals, and regularly monitor your account. We will contact you (in person, by phone or e-mail) at least annually to discuss your portfolio.*
- *Your account allows us to buy and sell publicly traded investments in your account without asking you in advance (a “discretionary account”).*
- *Financial planning may be included as a service with your advisory account.*
- *We do not participate in wrap-fee programs.*

Kohmann Bosshard typically requires a minimum investment amount of \$500,000 for Clients seeking Investment Management Services. For additional information, please see Form ADV, Part 2A brochure (Items 4 and 7).

*Conversation Starters. Ask your financial professional:*

- *Given my financial situation, should I choose an investment advisor 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?*

### **Fees, Costs, Conflicts, and Standard of Conduct** - *What fees will I pay?*

- **Asset-based fees.** You will pay an on-going fee at the end of each quarter based on the value of the cash and investments in your advisory account(s). The amount paid to our firm and your financial professional generally does not vary based on the type of investments we select on your behalf. The asset-based fee reduces the value of your account(s) and will be deducted from your account(s).
- Some investments such as mutual funds and exchange traded funds impose additional fees that will reduce the value of your investment over time.
- Our fees vary. The amount you pay will depend, for example, on the services you receive and the amount of assets in your account.
- There may be additional fees such as custodian and transaction commissions.
- We are held to a fiduciary standard, requiring us to continuously monitor your portfolio and investment strategy, while also ensuring that any potential conflicts of interest are either eliminated or clearly disclosed to you for your informed decision-making.
- The more assets you have in the advisory account, including cash, the more you will pay us. We therefore have an incentive to increase the assets in your account in order to increase our fees. You pay our fee quarterly even if you do not buy or sell.
- An asset-based fee may cost more than a transaction-based fee, but you may prefer an asset-based fee if you want continuing advice or want someone to make investment decisions for you.

Advisory fees for Investment Management Services are agreed upon at the time of engagement and typically range between 0.42% and 0.85% annually and are negotiable.

Asset based fees follow the below tiering structure:

First \$2 million	.85%
Additional \$2,000,001 -\$4,000,000	.65%
Additional \$4,000,000 +	.50%

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 additional information, please see Form ADV, Part 2A brochure (Items 5. A, B, and C) and other applicable documents.

*Conversation Starter. 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 providing recommendations 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 recommendations and investment advice we provide you. Here is an example to help you understand what this means. Compensation can vary from product to product. This may incentivize us to recommend one product over another.

*Conversation Starter. Ask your financial professional:*

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

**For additional information, please see Form ADV brochure, Part 2A.**

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

Firm employees are compensated by cash salary, which does not create a conflict of interest.

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

No. Visit [investor.gov/CRS](http://investor.gov/CRS) for a free and simple search tool to research us and our financial professionals.

*Conversation Starter. Ask your financial professional:*

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

## **Additional Information**

- For additional information on advisory services, see our Form ADV brochure on IAPD, on [investor.gov](http://investor.gov), or on [kohmannbosshard.com](http://kohmannbosshard.com) and any brochure supplement your financial professional provides.
- To report a problem to the SEC, visit [investor.gov](http://investor.gov) or call the SEC's toll-free investor assistance line at (800)-732-0330. If you have a problem with your investments, account, or financial professional, or if you would like to request a copy of this form or any up-to-date information, contact us at (330)-666-6886.

*Conversation Starter. Ask your financial professional:*

- *Who is my primary contact person? Is he or she a representative of an investment advisor or a broker-dealer? Who can I talk to if I have concerns about how his person is treating me?*