

Kunath Karren Rinne & Atkin
 Form CRS Customer Relationship Summary (Effective as March 23, 2026)

<p>Item 1: Introduction</p>	<p>Kunath Karren Rinne & Atkin 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. The SEC offers free and simple tools to research firms and financial professionals at http://Investor.gov/CRS which also provides information tailored to educate retail investors about financial professionals.</p>
<p>Item 2: Relationships and Services</p> <p>What investment services and advice can you provide me?</p>	<p>Our firm offers the following investment advisory services to retail investors.</p> <ul style="list-style-type: none"> • Portfolio management, Investment recommendations, Personal investment strategies, Financial planning, Retirement planning, Buying and selling securities, Estate planning <p>Our firm provides investment discretion for these services, meaning our firm will buy and sell investments in your accounts without requiring your pre-approval on an ongoing basis until you notify us in writing to switch. All services are monitored continuously as part of our standard service.</p> <p>KKRA clients/prospects provide answers to matters like their investment goals, financial needs and risk tolerance. These responses are reviewed and discussed to determine appropriate investments.</p> <p>For additional information including minimum investment amounts, please see https://www.adviserinfo.sec.gov/IAPD/default.aspx for our Form ADV, 2A brochure (Items 4 and 7 of Part 2A or Items 4.A. and 5 of Part 2A Appendix 1).</p> <p>Conversation starters. Ask your financial professional:</p> <ul style="list-style-type: none"> – 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?
<p>Item 3: Fees, Costs, Conflicts and Standard of Conflict</p> <p>What fees will I pay?</p>	<p>Our fees are assessed quarterly and are disclosed in our Form ADV Part 1A, Item 5.E. and more fully described in our Form ADV Part 2A, Items 5.A., B., C., and D. Additional fees you will pay depend on where your assets are held, you may be charged a bank custody fee; furthermore, you will pay broker commissions or transaction fees on certain trades. Some fees create a conflict of interest described below and in more detail in our Firm's Part 2A.</p> <ul style="list-style-type: none"> • As our firm charges you asset-based fees, more assets in the account will cause you to pay more in fees. • While KKRA does not directly share in broker commissions, we do benefit from using the funds to purchase research and products relevant to investing and managing your assets. <p>Additional Information:</p> <p>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.</p> <p>For more detailed information about our fees and costs please review our Form ADV, Part 2A brochure (specifically Items 5.A., B., C., and D.) which can be found at https://www.adviserinfo.sec.gov/IAPD/default.aspx.</p> <p>Conversation starters. Ask your financial professional:</p> <ul style="list-style-type: none"> – 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?

<p>Item 3 Cont.</p> <p>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?</p>	<p>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 examples to help you understand what this means.</p> <ul style="list-style-type: none"> • Our firm makes money by offering services to you that we in turn earn money on and therefore have an incentive to sell these services to you. <p>Conversation starters. Ask your financial professional:</p> <ul style="list-style-type: none"> – How might your conflicts of interest affect me, and how will you address them?
<p>Item 3 Cont.</p> <p>How do your financial professionals make money?</p>	<p>We are compensated primarily through the asset based advisory fees you pay for our services, which creates an incentive for us to encourage you to increase the assets in your accounts.</p> <p>Our financial professionals receive a base salary and may be eligible for bonus compensation based on the overall profitability of the firm.</p>
<p>Item 4: Disciplinary History</p> <p>Do you or your financial professionals have legal or disciplinary history?</p>	<p>Our firm has no disciplinary history. Visit Investor.gov/CRS for a free and simple search tool to research our firm and our financial professionals.</p> <p>Conversation Starters. Ask your financial professional:</p> <ul style="list-style-type: none"> – As a financial professional, do you have any disciplinary history? For what type of conduct?
<p>Item 5: Additional Information</p>	<p>You can find additional information about our services and request a copy of the relationship summary by visiting www.kkra.com; emailing at leana@kkra.com or calling us at 206-621-7400.</p> <p>Conversation starters. Ask your financial professional:</p> <ul style="list-style-type: none"> – 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?