

Koon Financial Planning & Consulting

Relationship Summary – Form CRS

Item 1 – Introduction

Koon Financial Planning & Consulting (“KFP&C”). is registered with the Securities and Exchange Commission as a financial adviser. As such, we provide advisory services rather than brokerage services. Financial advisory services and brokerage services differ. It is important for you, our client, to understand the differences in services provided and fees associated with either activity. Please note that 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, financial and investment advisers, and investing.

Item 2 – Relationships and Services - What investment services can you provide me?

We offer the following advisory services to retail investors: Financial planning services, such as cash flow analysis, charitable gifting programs, insurance reviews, and estate planning. We work with your team of other professional advisors (attorney, accountant, insurance agent). We are not attorneys or accountants. Our investment services include portfolio management, selection of other advisers, asset allocation services, and advisory consulting services. For a description of these services, please refer to Form ADV Part 2A.

<https://adviserinfo.sec.gov> Firm: Koon Financial Planning & Consulting

Account Monitoring - If you open an investment account with our firm, as part of our standard service we will monitor your investments routinely, and we review portfolios on a quarterly basis with many clients.

Investment Authority - We manage accounts on a non-discretionary and a discretionary basis. You, the client, ultimately decides which investment level of discretionary authority works best for you. Under the non-discretionary investment service option, you have an unrestricted right to decline to implement any advice provided by our firm. Under the discretionary investment service option, we decide which investments to buy and sell for your account. We have discretion to select, retain or replace third-party managers in your account(s). You may limit our discretionary authority (for example, limiting the type of securities that can be purchased or sold for your account) by providing our firm with your restrictions and guidelines in writing.

Investment Types – Although not all are part of our investment recommendation platform for your account(s), we offer advice on the following types of products: exchange-traded and over-the-counter equity securities, corporate debt, municipal securities, mutual funds, US government securities, money market funds, exchange traded funds (“ETFs”) and closed-end funds (“CEFs”).

Account Minimums and Requirements - We do not impose a minimum account size, and we provide financial services to individuals, trusts, estates, charitable institutions, corporations, and businesses.

Item 3 – Fees, Costs, Conflicts and Standard of Care - What fees will I pay?

Key Questions to Ask Your Financial Professional

- **Given my financial situation, should I choose a financial 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?**

Fees are assessed and billed quarterly in arrears and are assessed as a percentage of the accounts' market value. Hourly fees or fixed fees may apply for special projects and consulting services and are negotiated at the inception of the project or consulting services.

Other fees may apply, such as:

1. Custodian fees (we do not provide custody services).
2. Account maintenance fees.
3. Fees related to mutual funds, ETFs, and CEFs.
4. Transaction charges when purchasing or selling securities.
5. Other product-level fees associated with your investments.

**We do not share in these 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.

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 conflicts of interest do you have?

When we act as your financial adviser, we act in your best interest and do not put our interest ahead of yours. We may purchase, sell, or hold the same securities that our clients hold in their investment accounts. Conflicts of interest, if any exist, will be disclosed in our Form ADV Part 2A.

Key Questions to Ask Your Financial Professional

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

How do financial professionals make money?

Our firm does not receive commissions or financial benefits from the recommendations made to you.

Item 4 – Disciplinary History - Do you or your professionals have legal or disciplinary history?

No, our firm and our financial professionals currently do not have any legal or disciplinary history to disclose. Visit Investor.gov/CRS for a free and simple research tool.

Item 5 – Additional Information – What additional information might I find useful?

Key Questions to Ask Your Financial Professional

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

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?

You can find additional information about our advisory services and request a copy of the relationship summary by calling 317-887-1714 or emailing Evan Fruits at efruits@koonfinancial.com.