

**Form CRS – Client Relationship Summary**

**Kairos Capital Management, LLC** is an SEC registered investment adviser. Investment advisory services and fees differ from brokerage services and fees and we feel it is important for you to understand the differences. [Investor.gov/CRS](https://www.investor.gov/CRS) is a website providing free and simple tools to research firms and financial professionals, and which provides educational materials about investment advisers, broker-dealers, and investing.

**What types of investment services and advice can you provide me?**

We offer investment advisory services to retail investors. We offer discretionary portfolio management services. We first meet with you to gain an understanding of your current financial situation, your short- and long-term goals, and your risk tolerance. We use this information to recommend an investment portfolio specific to your investment objectives and needs.

Our Chief Investment Officer reviews and sets the firm's overall investment philosophy and underlying mix of asset classes. We monitor client portfolios as part of an ongoing process with regular account reviews conducted on at least a quarterly basis. Reviews are also triggered by material market, economic or political events, or by changes in your financial situation (such as retirement, termination of employment, physical move, or inheritance).

We manage portfolios on a discretionary basis, which means we don't need to call you before buying or selling securities in your account. We obtain this authorization through our signed advisory agreement with you. You can choose to restrict our ability to have full discretionary authority. In these instances, you make the ultimate investment decisions. We offer advice on different types of securities. We have no minimum account size.

**For more detailed information about our services, please request a copy of our Form ADV, Part 2A brochure. Our brochure can also be found here: [Kairos Capital Management ADV 2A](#).**

**Questions to Ask Us:**

- *Given my financial situation, should I choose an investment advisory services? 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 those qualifications mean?*

**What fees will I pay?**

We provide portfolio management for a single fee. Our fee is based on your total assets under management with us. The annual fee ranges from .50% to .80%. The percentage amount we charge goes down as your assets grow. We bill our fee monthly in advance, usually deducted automatically from your account. Our fees are negotiable at our discretion.

When we charge an asset-based fees, the more assets we manage, the more you'll pay in management fees. We therefore have a financial incentive for you to increase the assets we manage for you.

In addition to our advisory fees, you will pay fees charged by third parties for other services provided to you, including fees charged by your custodian and broker-dealer. Examples of costs you might pay include brokerage commissions, transaction fees, custodial fees, transfer taxes, wire transfer and electronic fund fees. Mutual funds and exchange traded funds also charge internal management fees, which reduce the return of investments over time. We do not receive any portion of these charges; we are compensated only through our own advisory 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. Our [Form ADV, Part 2A \(Item 5 and Item 12\)](#) contains more detailed information about fees and costs.**

**Questions to Ask Us:**

- *Help me understand how these fees and costs will 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?*
- *How do you determine what fee I will be charged?*

**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. Here are some examples to help you understand what this means: Our actual or potential conflicts of interest include how we are paid, non-cash benefits we receive from third parties, other business activities, and the personal trading activities of our individual advisory professionals. Our firm's Form ADV, Part 2A and the Part 2B supplement for your advisory professional provide details about applicable conflicts.

Our primary conflict of interest is our receipt of asset-based fees. For example, if you asked us for a recommendation about paying down outstanding debt or making charitable contributions, versus keeping those funds in your account with us, we have a conflict of interest in making the recommendation because we earn more advisory fees when you keep more assets in your account. However, we will always make the recommendation that we believe is in your best interest.

The only direct revenue we receive is from the AUM based advisory fees you pay to us. However, we have an incentive to recommend our clients use either Fidelity Institutional or Charles Schwab & Co. Inc. because we receive other benefits, such as access to research, technology services, and seminars through our relationship with these custodians.

***Our [Form ADV, Part 2A](#) contains detailed information about our conflicts of interest.***

**Questions to Ask Us:**

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

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

Our financial professionals receive variable compensation related to the number of clients served and total fees generated. This creates a financial incentive to solicit and retain clients.

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

No. Visit [Investor.gov/CRS](https://www.investor.gov/crs) for a free and simple search tool to research our firm and our financial professionals.

***For more detailed information about our investment advisory services, or to request another copy of this Relationship Summary, please contact us at 425.449.8665 and speak to your advisory professional. You may also visit the SEC's public disclosure website at [www.adviserinfo.sec.gov](https://www.adviserinfo.sec.gov).***

**Questions to Ask Us:**

- *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?*

