

# Form ADV Part 3 – Client Relationship Summary

Date: 12/29/2020

## Item 1: Introduction

KAVAR CAPITAL PARTNERS GROUP, LLC (KCP) is an investment adviser registered with the Securities and Exchange Commission offering advisory services. Brokerage and investment advisory services and fees differ and it is important for you to understand the differences. This document gives you a summary of the types of services we offer and the fees we charge. Please visit [www.investor.gov/CRS](http://www.investor.gov/CRS) for free, simple tools to research firms and financial professionals and for educational materials about broker-dealers, investment advisers, and investing.

## Item 2: Relationships and Services

What investment services and advice can you provide me? Our firm primarily offers the following investment advisory services to clients: Wealth Management and Investment Services and Retirement Plan Advisory Services. We will discuss your investment goals, design with you a strategy to achieve your goals and regularly monitor your account(s). As part of our standard services, we typically monitor client accounts on a daily basis. Our firm offers both discretionary advisory services (where our firm makes the decision regarding the purchase or sale of investments) as well as non-discretionary services (where the retail investor makes the ultimate decision). Our investment recommendations are not limited to any specific product or service offered by a broker-dealer and will generally include advice regarding equity securities (including options), fixed income securities, mutual funds, government securities, money-market (or cash) instruments and alternative assets in the form of liquid alternatives or structured products. Our firm does *not* have a minimum account size. Please also see our Form ADV Part 2A ("[Brochure](#)"), specifically Items 4 & 7.

**Questions to ask us:** 1. Given my financial situation, should I choose an investment advisory service? Why or why not? 2. How will you choose investments to recommend to me? 3. What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?

## Item 3: Fees, Costs, Conflicts, and Standard of Conduct

What fees will I pay? Wealth Management and Investment Services fees are charged as a percentage of assets under management and are billed quarterly, in advance, at the beginning of each calendar quarter based upon the value (market value or fair market value in the absence of market value), of the client's account at the end of the previous quarter. Advisory fees for Retirement Plan services are customized and will be negotiated with the plan sponsor or named fiduciary on a case-by-case basis. The more assets you have in the advisory account, including cash, the more you will pay us. We therefore have an incentive to increase those assets in order to increase our fees. You will pay an advisory fee even if you do not have any transactions. The management fee paid to us generally does not vary based on the type of investments selected. In addition to our fees, you will be responsible for the fees and expenses associated with the investment of your assets, such as management fees and expenses of mutual funds and ETFs, transaction fees and other brokerage expenses for purchases and sales of investments and custodial fees to a custodian that will hold your assets. For additional information, please refer to Items 4, 5, 6 and 7 of our [Brochure](#).

*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.*

**Questions to ask us:** 1. 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?

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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 is an example to help you understand what this means: We receive products and services from custodians we recommend to hold your assets. For additional information, please refer to Item 12 and Item 14 of our Brochure. .*

**Questions to ask us:** 1. How might your conflicts of interest affect me, and how will you address them?

How do your financial professionals make money? We are compensated on the management fees we receive from you. This compensation may vary based on different factors. Your financial adviser may also be compensated by our indirect parent company, Focus Financial Partners, LLC (or one of its affiliates), based on KCP's earnings. This gives your financial adviser an incentive to encourage you to increase the size of your investment account and to maintain your investment account with us, rather than transition it to another adviser. See Item 5 of your financial adviser's ADV Part 2.B Brochure Supplement for more information on his or her compensation.

- Please see Item 5 & 10 of our [Brochure](#) for additional details.

## Item 4: Disciplinary History

Do you or your financial professionals have legal or disciplinary history? No as to our firm. Yes as to our professionals. Visit <https://www.investor.gov/> for a free, simple search tool to research us and our financial professionals.

**Questions to ask us:** 1. As a financial professional, do you have any disciplinary history? For what type of conduct?

## Item 5: Additional Information

For additional information on our advisory services, see our [Brochure](#) available at <https://adviserinfo.sec.gov/firm/summary311744> and any individual brochure supplement your advisor at our firm provides. If you have any questions, need additional up-to-date information, or want another copy of this Client Relationship Summary, then please contact us at (913) 428-3300.

**Questions to ask us:** 1. Who is my primary contact person? 2. Is he or she a representative of an investment adviser or a broker-dealer? 3. Who can I talk to if I have concerns about how this person is treating me?