

## Introduction

Our firm, KDT Advisors, LLC, is an investment adviser registered with the Securities and Exchange Commission. We feel that it is important for you to understand how advisory and brokerage services and fees differ in order to determine which type of account is right for you. There are free and simple tools available to research firms and financial professionals at [www.investor.gov/CRS](http://www.investor.gov/CRS), which also provides educational materials about investment advisers, broker-dealers, and investing.

## What investment services and advice can you provide me?

We are a registered investment adviser that offers investment advisory services, including Asset Management and Financial Planning & Consulting, to retail investors. If you decide to appoint our firm as your advisor, we will meet with you to understand your current financial situation, existing resources, goals, and risk tolerance. Based on what we learn, a portfolio of investments is recommended for our Asset Management clients. You can select in our advisory agreement whether we are allowed to buy and sell investments without asking you in advance (“discretion”) or only buy and sell investments after receiving your permission (“non-discretion”). If you select non-discretion, you make the ultimate decision regarding the purchase or sale of investments. Any limitations will be described in the signed advisory agreement. We will have discretion or non-discretion until the advisory agreement is terminated by you or our firm.

Once a portfolio of investments is implemented for an Asset Management client, it will be monitored at least quarterly, and if necessary, rebalanced on a discretionary agreement to meet your stated goals and objectives. We’ll offer you advice on a regular basis and contact you at least annually to discuss your portfolio. We do not monitor your investments for the Financial Planning & Consulting service.

We do not restrict our advice to limited types of products or investments.

Our firm does not impose requirements for opening and maintaining accounts or otherwise engaging us.

*Additional information about our advisory services is located in Item 4 of our Firm Brochure, which is available online at <https://adviserinfo.sec.gov/firm/summary/289816>.*

### Questions to Ask Us:

- 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 those qualifications mean?

## What fees will I pay?

For our Asset Management service, you will be charged an ongoing quarterly fee based on the value of the assets in your account or an annual flat fee. Our maximum annual fee is 1.00%. Annual flat fees will not exceed 1.00%. For arrangements based on the value of assets in your advisory account, the more assets you have in your advisory account, the more you will pay us. We therefore have an incentive to increase the assets in your advisory account in order to increase our fees. Our fees vary and are negotiable. The amount you pay will depend, for example, on the services you receive and the amount of assets in your account. Our firm’s fees will be automatically deducted from your advisory account, which will reduce the value of your advisory account. In rare cases, our firm will agree to send you invoices rather than automatically deduct our firm’s fees from your advisory account.

The custodian that holds your assets may charge you a custody fee for holding your investment portfolio and may also charge a transaction fee when we buy or sell an investment for you. The custodian’s custody and transaction fees are in addition to our firm’s fees for our Asset Management Service.

You may also pay charges imposed by the custodian holding your accounts for certain investments, sending statements and maintaining your account. Some investments, such as mutual funds, index funds, exchange traded funds, and variable annuities, charge additional fees that will reduce the value of your investments over time. In addition, you may have to pay fees such as “surrender charges” to sell variable annuities.

For our Financial Planning & Consulting service, we charge an hourly fee of up to \$350 or flat fee of up to \$10,000. We may require a 50% retainer upfront with the remainder due with the delivery of your plan or consultation.

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. The higher the total fee charged to your account from us as your advisor, and from the custodian that holds your account; the higher the negative impact will be on your potential returns from the investment portfolio. This causes a conflict of interest, because our incentive would be to charge more for our services, but this would reduce your returns as an investor.

*Additional information about our fees is located in Item 5 of our Firm Brochure, which is available online at <https://adviserinfo.sec.gov/firm/summary/289816>.*

**Questions to Ask Us:**

- Help me understand how these fees and costs may 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 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:*

Related persons of our firm may buy or sell securities and other investments that are also recommended to clients. In order to minimize this conflict of interest, our related persons will place client interests ahead of their own interests and adhere to our firm's Code of Ethics, a copy of which is available upon request.

*Additional information about our conflicts of interest is located in Item 11 of our Firm Brochure, which is available online at <https://adviserinfo.sec.gov/firm/summary/289816>.*

**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 are provided with a base salary, and then compensated based on the revenue our firm earns from their advisory services or recommendations, the amount of client assets they service, and the time and complexity required to meet a client's needs.

**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 our firm and our financial professionals.

**Questions to Ask Us:**

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

**Additional Information**

You can find additional information about our firm's investment advisory services on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching CRD #289816. You may also contact our firm at 929-293-1270 to request a copy of this relationship summary and other up-to-date information.

**Questions to Ask Us:**

- Who is my primary contact person? Who can I contact if my primary contact person is unavailable?
- 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?