KTF Investments, LLC – Client Relationship Summary

March 19, 2026

Item 1. Introduction

KTF Investments, LLC ("KTF" or "Firm") is registered with the United States 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. Free and simple tools are available to research firms and financial professionals at Investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers and investing.

Item 2: What investment services and advice can you provide to me?

KTF manages assets for many different types of clients, discretionary and non-discretionary, to help meet their financial goals while remaining sensitive to risk tolerance and time horizons. As a fiduciary it is the firm's duty to always act in the client's best interest. This is accomplished in part by knowing the client. KTF has established a service-oriented advisory practice with open lines of communication. Working with clients to understand their investment objectives while educating them about the firm's process facilitates the kind of working relationship we value.

KTF Investments sponsors a Wrap Program and offers its investment advisory services through that program. KTF's wrap fee program allows clients to pay a single fee for investment advisory services and associated custodial transaction costs. By participating in a wrap fee program, clients may end up paying more or less through a non-wrap fee program where a lower advisory fee is charged.

Additional information about KTF Investments, LLC also is available on the SEC's website at https://adviserinfo.sec.gov.

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 these qualifications mean?

Item 3 (part 1): What fees will I pay?

For investment advisory services we charge an asset-based fee, which is billed on a quarterly basis. For an asset-based fee, the more assets that are in a client's advisory account, the more a client will pay in fees. Therefore, we have an incentive to encourage clients to increase the assets in his or her account.

In addition to our fees, you will be responsible for other fees and expenses, such as, transaction charges and fees/expenses charged by any custodian of your account, subadvisor, mutual fund, exchange traded fund, separate account manager and any taxes or fees required by federal or state law.

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.

Question to Ask Us:

Help me to 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?

Item 3 (part 2): 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 conflicts with your interests. You should understand and ask us about these conflicts because they can affect the investment advice we provide to you. As an example, we receive various benefits and services from custodians that we may recommend to you.

Question to Ask Us:
How might your conflicts of interest affect me, and how will you address them?

Item 3 (part 3): How do your financial professionals make money?

Our financial professionals are paid a percentage of the revenue earned by the firm on the client assets managed and/or serviced by the specific financial professional. Since the firm charges an asset-based advisory services fee, the more assets you have in your account the more you will pay in fees and, therefore, the firm and the financial professional have an incentive to encourage you to increase the assets in your account.

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Item 4: Do you or your financial professionals have a legal or disciplinary history?

Firm—No. Financial professionals—Yes. You can visit 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?

Item 5: Additional Information

For additional information about our investment advisory services and to request a copy of our Form CRS, please contact 513-618-4498.

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 a person is treating me?