Client Relationship Summary (Form CRS)

Kimberlite Financial Services LLC

Firm CRD #342159 | 1007 North 3575 West, Layton, UT 84041

(801) 690-8182 | ryan.hammett@kimberlitefinancial.com | www.kimberlitefinancial.com

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Introduction

Kimberlite Financial Services LLC ("Kimberlite," "the Firm," "we") is registered with the Utah Division of Securities as an investment adviser. We are not a broker-dealer. 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.

What investment services and advice can you provide me?

We provide investment advisory services to retail investors: non-discretionary investment management, project-based and ongoing financial planning, hourly consulting, and cryptocurrency-related investment advice. We manage accounts on a non-discretionary basis only — we recommend investments that fit a written Investment Policy Statement we build with you, and you make the final decision on, and must approve, every trade before it is placed. We do not have authority to trade your account on our own. We review your accounts at least quarterly, and more often when your circumstances or the markets warrant.

We do not require a minimum account size. We do not offer proprietary products and do not limit our advice to a narrow menu of investments. Cryptocurrency-related recommendations are made only to clients who complete and pass our written Cryptocurrency Suitability Assessment, and are made primarily through spot-cryptocurrency exchange-traded products (ETPs) held at your custodian.

Conversation starter — 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?*

For more detail, see our Form ADV Part 2A brochure, Items 4 and 7.

What fees will I pay?

Asset-based fees (investment management). You pay a quarterly fee calculated on the average daily balance of your account during the calendar quarter, billed in arrears. We use a blended (tiered) annual schedule: 1.50% on the first $500,000, 1.25% on the next $500,000, 1.00% on the next $1,500,000, and 0.85% on assets above $2,500,000. Each tier's rate applies only to the assets within that tier. Because our fee is based on the value of your account, we have an incentive to encourage you to increase the assets in your account.

Financial-planning and consulting fees. Project-based (one-time) financial plans are billed at a flat fee from $300 to $5,000 depending on complexity, agreed in writing before work begins. Ongoing financial planning is billed at a flat quarterly fee from $150 to $1,250 per quarter depending on complexity. Hourly consulting is $275 per hour. All planning and consulting fees are billed in arrears; we do not take prepayments, deposits, or retainers.

Other fees and costs. You will also pay fees and costs charged by third parties that are separate from, and in addition to, our fees. These include custody, transaction, and platform fees charged by your qualified custodian, Altruist Financial LLC; the internal expenses of any mutual funds and exchange-traded funds you hold (including cryptocurrency-related ETPs); and wire, retirement-account, and special-service fees assessed by the custodian.

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.

Conversation starter — ask us: *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?*

For more detail, see our Form ADV Part 2A brochure, Item 5.

What are your legal obligations to me when acting as my investment adviser?

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.

Examples of how we make money and the conflicts this creates:

• Our principal, Ryan Hammett, is pursuing Utah insurance producer licenses (Life, Health, and Property & Casualty) and conducts any insurance business through a separate company, Kimberlite Insurance Services LLC. Once licensed, he may earn commissions on insurance products you choose to buy through that company, which creates an incentive to recommend insurance. Those commissions are paid to Kimberlite Insurance Services LLC, not to the Firm, and you are never required to buy insurance through us.

• Because our advisory fee is a percentage of your assets under a blended schedule, we have an incentive to increase the assets in your advisory account rather than recommend you pay down debt, buy real estate, or take other steps that would reduce those assets.

• We receive non-monetary benefits from our custodian, Altruist (technology, billing, reporting, and practice-management tools provided at no direct cost to us), which creates an incentive to recommend Altruist as your custodian.

Conversation starter — ask us: *How might your conflicts of interest affect me, and how will you address them?*

For more detail, see our Form ADV Part 2A brochure, Items 10, 11, 12, and 14.

How do your financial professionals make money?

Our only financial professional is Ryan Hammett, who is also the sole owner of the Firm. He is paid from the advisory fees the Firm earns (described above) and, separately, from any commissions he may earn — once he is a licensed insurance producer — on insurance products clients choose to buy through Kimberlite Insurance Services LLC. He does not receive performance-based compensation, bonuses tied to specific product sales, or revenue-sharing payments from product sponsors.

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

No. Neither the Firm nor Mr. Hammett has any legal or disciplinary history of the kind required to be disclosed under Form ADV or Form CRS.

Visit Investor.gov/CRS for a free and simple search tool to research our firm and our financial professional.

Conversation starter — ask us: *As a financial professional, do you have any disciplinary history? For what type of conduct?*

Additional Information

For additional information about our services, including the most current copy of this Form CRS and our Form ADV Part 2A brochure, visit www.kimberlitefinancial.com or contact us at (801) 690-8182 or ryan.hammett@kimberlitefinancial.com. You can also look up our firm on the SEC's Investment Adviser Public Disclosure website at adviserinfo.sec.gov using firm CRD #342159 (Ryan J. Hammett's individual CRD is #7660572).

Conversation starter — ask us: *Who is my primary contact person? Is he 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?*