

KIRTLAND FINANCIAL MANAGEMENT INC  
**IMPORTANT DISCLOSURES**

EFFECTIVE MAY 2023



### Important Disclosures

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### Security Recommendations

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Our portfolio characteristics and holdings are subject to change at any time and are based on a representative portfolio. Holdings and portfolio characteristics of individual client portfolios may differ, sometimes significantly, from those shown. The investments presented are examples of the securities held, bought and/or sold in our strategies during the last 12 months. These investments may not be representative of the current or future investments of those strategies. You should not assume that investments in the securities identified in this presentation were or will be profitable. We will furnish, upon your request, a list of all securities purchased, sold or held in the strategies during the 12 months preceding the date of this presentation. It should not be assumed that recommendations made in the future will be profitable or will equal the performance of securities identified in this presentation. Our, or one or more of our officers or employees, may have a position in the securities presented, and may purchase or sell such securities from time to time.

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### Client Web Portal

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### General Disclosure

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Additional information, including management fees and expenses, is provided on our Form ADV Part 2, available upon request or at the SEC's Investment Advisor Public Disclosure site, <https://adviserinfo.sec.gov/firm/summary/131138>. As with any investment strategy, there is potential for profit as well as the possibility of loss. We do not guarantee any minimum level of investment performance or the success of any portfolio or investment strategy. All investments involve risk (the amount of which may vary significantly) and investment recommendations will not always be profitable. **Past performance is not a guarantee of future results.**