

**FORM ADV Uniform Application for Investment Adviser Registration
Part 2A: Investment Adviser Brochure
Item 1: Cover Page**

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This brochure provides information about the qualifications and business practices Kaydan Wealth Management, Inc., and its supervised personnel. If you have any questions about the contents of this brochure, please contact us at the phone number listed above. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority. Please note, where this brochure may use the terms "registered investment adviser" and/or "registered," registration itself does not imply a certain level of skill or training. Additional information about the firm and its representatives is also available on the SEC's website at www.adviserinfo.sec.gov

Item 2 Material Changes

This section of the firm brochure discloses changes made to the brochure since our most recent annual update. No material changes have been made to this Brochure since its last annual update, dated March 14, 2016.

Please refer to the above mentioned items for additional details. Additional changes have been made to this brochure, which are not considered material to a client or prospective client's decision to engage the firm. Please review this brochure in its entirety and contact the firm directly with any questions.

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Item 4 Advisory Business

Established in 1996 by President and principal owner, James B. Kruzan, Kaydan Wealth management, Inc. ("Kaydan") is a Michigan corporation.

Kaydan provides financial planning and consultation services, including retirement planning solutions, and career transition consulting for business executives. Kaydan also provides asset management services to individuals on a non-discretionary basis through continuous and regular management of client accounts, as described below.

Financial Planning Services

Kaydan provides comprehensive financial plans that are based on the individual client's financial, risk/reward objectives and tax status. Typical planning engagements include:

- Planning for retirement;
- Planning for capital needs;
- Education funding; and
- Income and estate tax planning.

Kaydan's financial planning services typically involve the review of a client's overall financial situation, personal and financial goals, risk tolerance and objectives. Clients receive a written financial plan, including any recommendations made by Kaydan for plan implementation.

Consultation Services

Kaydan provides consulting services that include advice, segmented financial planning, or review of a client's financial situation, as requested by the client. These services may include consulting to corporate executives on a variety of issues including executive benefit programs and retirement plans.

Consulting services may be brief or comprehensive in nature and include ongoing meetings and assessments, reporting and other functions. Consulting clients may or may not receive a formal report from Kaydan, depending upon the needs of the client.

Asset Management & Monitoring Services

Kaydan also provides asset management services to individuals on a non-discretionary basis through continuous and regular management of client accounts. Kaydan monitors client portfolios on an ongoing basis, making recommendations to the clients as deemed in the client's best interest, based on the client's specific investment goals, objectives, risk tolerances as distinguished from those of other clients, including all relevant financial data (including, employment, income, tax bracket, family obligations, etc.).

Client accounts are generally invested in mutual funds, index and exchange-traded funds, stable value accounts (or similar securities). These securities carry additional fees and expenses (including advisory fees) that are charged in addition to Kaydan's fees. As a result, clients should evaluate all fees to ensure that the services received are reasonable from a total cost perspective. Clients may impose reasonable restrictions on the investing in certain securities or types of securities.

While Kaydan provides continuous and ongoing monitoring of these accounts, making recommendations to clients when appropriate, clients are responsible for implementing any securities transactions recommended by Kaydan.

As of December 31, 2016, Kaydan had approximately \$61,064,608 in non-discretionary assets under management.

Item 5 Fees and Compensation

Financial Planning & Consultation Services

Fees for financial planning services are negotiable and are provided at an hourly rate, for a flat fee, or part of a quarterly retainer fee. Hourly fees range from \$75.00 to \$550.00 per hour. Flat fees can range from \$750.00 to \$7,500.00. In both cases, fees are dependent on the scope of the project. One half of the fee is due at the engagement of the project with the balance due at the completion of the project. Quarter retainer fees are billed in arrears and range from \$75.00 to \$750.00 - quarterly depending on the scope of the project. No fee is paid more than six months in advance.

Asset Management Services

Fees for asset management services are negotiable and charged an hourly fee, a fixed quarterly fee, or an asset-based fee. Hourly and fixed fees are mutually agreed in writing upon by the client and adviser and are charged quarterly. Asset-based fees, billed quarterly in arrears, are charged at an annual rate of between 0.32% - 1.25% of the value of the assets in the client account at the end of the previous quarter. Asset management clients pay a fixed initial fee to cover the initial review and consultation. No fee is paid more than six months in advance.

Termination of Advisory Relationship

A client agreement may be cancelled at any time, by either party, for any reason upon receipt of 30 days written notice. Upon termination of any account, all unearned/unapplied fees will be promptly refunded, prorated based upon the amount of time expended on the engagement prior to termination, and any earned, unpaid fees will be due and payable. All fees remain negotiable. Agreements for financial planning and consultative services charged on an hourly or fixed fee basis terminate upon delivery of services.

Receipt of Additional Compensation by Representatives of Kaydan

As discussed in Item 10 below and in the respective brochure supplements that accompany this firm brochure, certain investment adviser representatives of Kaydan are also be registered representatives and/or insurance agents of non-affiliated entities, which enable them to implement recommendations made to financial planning and consultation clients, if instructed to do so by the client. This implementation may include the sale of a security or insurance product, for which the representative may receive compensation in the form of commissions in his or her capacity as a registered representative or insurance agent. The fees charged by Kaydan for advisory services provided are not impacted by the additional compensation that may be received by Kaydan's representatives in their separate capacities as registered representatives or insurance agents.

This receipt of additional compensation creates a conflict of interest, as the representative may be incented to recommend investment products based upon the compensation received, rather than on the client's needs. This conflict is also disclosed to clients in the Client Service Agreement. All investment adviser representatives of Kaydan have a fiduciary duty to act in the best interest of the firm's clients and place the interests of the firm's clients ahead of those of the firm or its affiliates in the event of such a conflict. Further, clients may elect to purchase investment products recommended by Kaydan through other brokers or agents not affiliated with Kaydan and are under no obligation to engage the services of the firm's representatives for implementation of any recommendations made by Kaydan.

Item 6 Performance-based fees and Side-by-Side Management

Kaydan does not charge any performance-based fees (fees based on a share of capital gains or capital appreciation of the client's assets).

Item 7 Types of Clients

Kaydan provides financial planning and related portfolio monitoring services for individuals. The firm does not require clients to maintain a minimum amount of assets.

Item 8 Methods of Analysis, Investment Strategies, and Risk of Loss

Kaydan's investment approach is fundamental analysis. Fundamental analysis is defined as a general assessment based upon various factors including sale price, asset value, market structure and history. The primary risk in using fundamental analysis is that while the overall health and position of an investment may be good, market conditions may negatively impact the investment. The main sources of research information used by Kaydan include: financial newspapers and magazines, research materials prepared by others, annual reports, prospectuses, filings with the SEC and company press releases.

Most investments recommended are in mutual funds and/or variable annuity products. As with most investment choices, investing in mutual funds involves risk, and fees and taxes will diminish a fund's returns. Mutual funds are not guaranteed or insured by the FDIC or any other government agency. Past performance is not a reliable indicator of future performance, though it can help assess a fund's volatility over time. All mutual funds have costs that lower your investment returns. Mutual fund investors must pay sales charges, annual fees, and other expenses regardless of how the fund performs. And, depending on the timing of investment, they may have to pay taxes on any capital gains distribution received, even if the fund went on to perform poorly after they bought shares.

All investments carry an inherent risk of loss that clients should be prepared to bear. Questions regarding these risks should be addressed to firm president James Kruzan directly.

Item 9 Disciplinary Information

Investment advisers are required to provide clients with disclosure as to any legal or disciplinary activities deemed material to the client's evaluation of the adviser. Kaydan does not have any disclosable events to report at this time.

Item 10 Other Financial Industry Activities and Affiliations

Kaydan's President, James B. Kruzan is separately licensed as a registered representative ("RR") with Raymond James Financial Services, Inc. ("RJFS"), member FINRA/SIPC and an investment adviser representative ("IAR) with Raymond James Financial Service Advisors, Inc. ("RJFSA"), a SEC registered investment adviser. In his capacity as a registered representative, Mr. Kruzan is eligible to receive commission-based compensation. He will also receive compensation for his service as an IAR. All such compensation is in addition to that earned from Kaydan. Mr. Kruzan spends less than 5% of his time selling insurance products and acting as a RR for RJFS.

Mr. Kruzan is also a licensed insurance agent appointed by various insurance carriers, including Prudential, John Hancock and Blue Cross Blue Shield. In this capacity he is licensed in various states, (including Michigan) to sell or exchange insurance products (for clients) or for RJFS clients on a commission-basis.

Insurance sold to and bought by the client shall be considered a separate asset. Because assets such as insurance policies charge a commission, they will not be included in the overall assets under management used to calculate advisory fees.

Clients should note that receipt of additional compensation itself serves to invite the potential for conflict of interest. However, clients are under no obligation to act upon any recommendation of Mr. Kruzan. Clients are also under no obligation to utilize the brokerage, extra-advisory, or insurance services of Mr. Kruzan in his capacity as an affiliate of RJFS.

Neither Kaydan nor any of its management persons are engaged in any other industry related activities or affiliations, including acting as, or being associated with, a futures commission merchant, commodity pool operator, or commodity trading advisor. Further, the firm does not recommend or select other investment advisers for its clients nor does it have other business relationships that create a material conflict of interest to the services provided by the firm to its clients.

Item 11 Code of Ethics, Participation or Interest in Client Transactions and Personal Trading

Code of Ethics: Where the firm may receive compensation from a variety of sources involved with client accounts. The firm has an obligation to ensure that such practices are handled in a fair and ethical manner. Accordingly, the firm has adopted a Code of Ethics which contains certain policies and procedures that must be adhered-to by firm personnel. A copy of the firm's Code of Ethics will be provided to any client upon request.

Participation or Interest in Client Transactions: Kaydan or related persons, from time to time, purchase and sell, for their own personal accounts, securities identical to those recommended. To the extent that this practice creates a conflict of interest, firm personnel are prohibited from engaging in any activity is detrimental to a client's account. Firm personnel are required to acknowledge this policy within the firm's code of ethics. While the firm may recommend the purchase or sale of securities at or about the same time that such securities are purchased or sold by the firm or a related person for its own account, such recommendations are in mutual fund investments. Since mutual funds are generally priced only once, at the end of the trading day, they present minimal conflict of interest, as all investors in a mutual fund purchase or sell the investment at the same price (net asset value). Should the firm or its related persons purchase or sell a general security at or about the same time such security is recommended for purchase or sale by a client, the firm requires that client transactions be placed ahead of those of the firm or its personnel.

Kaydan does not recommend the purchase or sale of products, other than mutual funds in which its own personnel may be invested, in which the firm or a related person has a material financial interest, and does not buy securities from, or sell securities to, its clients.

Item 12 Brokerage Practices

Most client accounts for which Kaydan provides asset management services are retirement accounts held through an employer-sponsored plan. As described above, Kaydan does not place trades in these accounts, rather, Kaydan continuously monitors these accounts and makes recommendations, which are implemented by the client. As Kaydan does not place client transactions, the firm does not have the ability to offer order aggregation to reduce transaction costs.

For the implementation of other recommendations made, such as those made to a financial planning or consultation client, Kaydan recommends that the client engage RJFS, a FINRA member broker-dealer. As the investment adviser representatives of Kaydan are also registered representatives of RJFS, any transactions placed for clients through RJFS are done so in the representative's capacity as a representative of RJFS, and not as a representative of Kaydan.

Not all advisers recommend broker-dealers to their clients. As described in Item 5 above, clients should be aware that, should the client engage RJFS for brokerage and execution services, the investment adviser representatives of Kaydan may be entitled to receive compensation in the form of commissions for such services. This creates a conflict of interest, as the representatives of Kaydan may be incented to recommend this engagement based upon the compensation received, rather than on the client's needs.

Kaydan receives no compensation for business placed through RJFS, does not have any soft-dollar or other formal arrangements with RJFS, and receives no research or other products or services from RJFS. Further, neither Kaydan nor any of its related persons receive client referrals from RJFS or any other party.

Item 13 Review of Accounts

Portfolio monitoring of accounts takes place at least quarterly by the firm President James Kruzan. The computer system employed by the firm tracks the performance of a number of asset allocation model portfolios. Should an adjustment need to be made, Kaydan instructs clients in writing, in person, or through a personal conference call as to the specific changes needed. Clients are requested to notify the firm of changes to their personal financial situation-especially those that might adversely affect their investment plan.

As discussed in Item 4 above, financial planning clients receive a written financial plan. Consultation clients may or may not receive a formal report from Kaydan, depending upon the needs of the client. Kaydan does not provide reports to asset management clients. Asset management clients receive reports, at a minimum, quarterly from the qualified custodian, detailing transactions, fees, and account holdings.

Item 14 Client Referrals and Other Compensation

Kaydan does not compensate others for client referrals. As mentioned previously in Item 10, James B. Kruzan is a licensed insurance agent and a registered representative of Raymond James Financial Services, Inc. Accordingly, Mr. Kruzan receives commission-based income for his work with same.

Item 15 Custody

Kaydan does not maintain or accept custody of client funds or securities. All accounts assets are held under custody by a qualified custodian of record.

Item 16 Investment Discretion

Kaydan does not exercise investment discretion.

Item 17 Voting Client Securities

Kaydan does not vote proxies. All proxy statements are sent directly to the client by the broker-dealer, investment company, or transfer agent of record. Questions regarding such statements may be addressed directly with the firm.

Item 18 Financial Information

By law, investment advisers are required to disclose certain financial information about their financial condition to clients. Kaydan maintains no financial commitment (lawsuits, bankruptcies, etc.) that might impair its ability to meet contractual and fiduciary commitments to clients.

Item 19 Requirements for State Registered Advisers

Please see ADV Part 2B for information relative to the identity, education and business background of Kaydan's investment adviser representatives and management persons.

Please see Item 10 of this Brochure for information concerning other business activities of Mr. Kruzan. Neither Kaydan nor any of its management persons have a relationship or arrangement with any issuer of securities.

Neither Kaydan nor any of its supervised persons are compensated for advisory services with performance-based fees.

As of the date of this Brochure, neither Kaydan nor its management persons have been the subject of any arbitration claim, or civil, regulatory, or administrative proceeding.

Item 20 Miscellaneous: Additional Information

Privacy: Kaydan prohibits the sharing of any client information with others unless authorized by the client or as otherwise provided by law. A copy of the firm's privacy policy may be obtained upon request.

Business Continuity: In the event of a disruption to the normal course of business, Kaydan has formulated plans to counter extended delays in service. A copy of the firm's business continuity plan may be obtained upon request.