Kaine Capital Ventures LLC

Charlotte, NC
28273

(508)-828-0325

Form ADV part 2
Client Brochure
October 15th 2025

This brochure provides information about the qualifications and business practices of **Kaine Capital Ventures LLC**, doing business as **Kaine Capital**. If you have any questions about the contents of this brochure, please contact us at (508)-828-0325 or at www.Admin@kainecapital.com.

The information in this brochure has not been approved or verified by the United States Securities and Exchange Commissioner by any state securities authority. Additional information about Kaine Capital Ventures LLC also is available on the SEC's website at www.adviserinfo.sec.gov.

While the firm and its associates may be registered and/or licensed within a particular jurisdiction, that registration and/or licensing in itself does not imply an endorsement by any regulatory authority, nor does it imply a certain level of skill or training on the part of the firm or its associated personnel.

Item 2: Material Changes

Kaine Capital may at any time update this document and either send a copy of its updated brochure or provide a summary of material changes to its brochure and an offer to send an electronic or hard copy form of the updated brochure.

This brochure updates our 2024 version. Material changes include:

- **Business Succession**: The firm is now **Kaine Capital Ventures LLC**, DBA **Kaine Capital**.
- **Service Fees**: Updated pricing structure for Financial Foundations and Financial Planning.
- **Tax Services**: Tax filing no longer provided through Tax Fyle; now described as "via a third-party provider."
- **Estate Planning**: Will plan is covered for financial planning clients; trust plan is available at an additional cost via Trust & Will (billed directly by us per their fee schedule).
- **Investment Advisory Fees**: Updated to a flat **1% of AUM, billed monthly**.

Clients are also able to download this brochure from the SEC's Website: www.adviserinfo.sec.gov or may contact our firm at (508)-828 0325 to request a copy at any time.

Item 3: Table of Contents

Item 4: Advisory Business

A. Firm description

Kaine Capital Ventures LLC is a North Carolina Limited Liability Company Formed in 2025. It operates under the DBA **Kaine Capital** and is founded by Shennelleh Kaine, who also acts as the firm's Chief Compliance Officer.

Kaine Capital is not a subsidiary nor is it controlled by any other financial services industry entity.

Additional information about Ms. Kaine may be found in the accompanying Form ADV Part 2B.

B. Advisory services offered

Overview. Kaine Capital Ventures LLC (DBA "Kaine Capital") provides: (i) Financial Foundations, (ii) ongoing Financial Planning (post-Foundations), (iii) Investment Management, (iv) limited Tax Services, and (v) Estate Planning support for planning clients.

Engagement & Process. Services begin after a written client agreement. We collect relevant data (e.g., account statements, tax/legal/insurance documents, employment/business information, retirement and debt statements) to tailor advice to your goals, constraints, and risk tolerance.

Financial Foundations (planning). Entry-level planning focused on cash-flow/budget, debt strategy, savings goals, education planning, retirement projections, insurance review, and initial implementation steps. Periodic reviews included.

Financial Planning (post-Foundations). Ongoing, deeper planning with updates to goals, projections, and implementation (e.g., savings automation, debt payoff tracking, risk/insurance adjustments, retirement readiness), with periodic reviews.

Investment Management. Portfolio design and monitoring aligned to risk, time horizon, and objectives, including asset selection/allocation and periodic rebalancing. (See Item 5 for the 1.00% AUM fee billed monthly.)

Tax Services (planning clients only). Year-round tax planning and annual return filing via a third-party provider. Clients may opt out.

Estate Planning (planning clients only). The firm covers a Will-based plan (Last Will & Testament, HIPAA Authorization, Living Will, Power of Attorney). A Trust plan is available at additional client cost per Trust & Will's fee policy; we will charge the client directly for this upgrade if selected. We recommend consultation with a qualified attorney.

Workshops. Educational sessions may be offered to the public; no sales pitches. Fees, if any, are disclosed in advance.

C. Tailoring advisory services to Client's needs and Restrictions

Kaine Capital provides advice tailored to each client's financial goals and situation. We are a **non-discretionary adviser**; clients make all final decisions on investments.

D. Wrap Fee Programs

Kaine Capital does not sponsor or serve as a portfolio manager in any wrap fee program.

E. Assets Under Management

Kaine Capital Ventures LLC has the following assets under management:

Discretionary amounts	Non-Discretionary Amounts:	Date Calculated
$0	$0	09/29/2025

Item 5: Fees & Compensation

Unless a client has received the firm's disclosure brochure at least 48 hours prior to signing the advisory contract, the contract may be terminated by the client within five (5) business days of signing without incurring advisory fees. Lower fees for comparable services may be available elsewhere.

A/B. Personal Financial Consulting fees & billing method

Financial Foundations (monthly, in advance):

- **$275** for single households
- **$375** for couples

Financial Planning – post-Foundations (monthly, in advance):

- **$195** for single households
- **$295** for couples

Ongoing financial planning services may be terminated with 30 days' notice. Upon termination, fees will be prorated and any unearned amount refunded. Fees are payable to **Kaine Capital Ventures LLC** and may be paid by check/ACH from U.S. financial institutions. We do not accept cash, money orders, cryptocurrencies, or similar forms of payment.

Tax Services (Financial Planning clients only): Provided via a third-party provider. Clients may opt out.

Estate Planning: For Financial Planning clients, a Will-based plan is covered by the firm. A Trust plan is available at an additional client cost per Trust & Will's fee policy; the firm will charge the client directly for this upgrade if selected.

Investment Management Fees & billing method

For investment management services, the advisory fee is **1.00% of assets under management**, **billed monthly** in arrears, calculated on the account value as of the **last calendar day of the month**. Advisory fees may be debited directly by the custodian or paid by check/ACH. Accounts opened or closed intra-month are billed prorata. Either party may terminate with 30 days' written notice; upon termination, any unearned fee will be refunded.

For so long as an investment management client maintains not less than $1,000,000 under Kaine Capital's management, ongoing financial planning services (described in Item 4) are provided at no extra cost.

Workshops & billing methods

Educational seminar fees may range from $35 to $200 per session to cover presenter time and materials. Current clients may receive a pass at workshops we host.

C. Other fees & Compensation

Our fees are exclusive of brokerage commissions, transaction fees, and other costs (custodial fees, wire fees, mutual fund/ETF internal expenses, etc.). These are in addition to our advisory fees and are not shared with us.

D. Prepayment of Advisory fees

We may require advance payment for items such as workshop fees due before the session.

Account termination

Either party may terminate a Financial Planning Agreement with written notice (30 days). If terminated more than five business days after the effective date, we are entitled to compensation for advice already provided. For Investment Advisory services, any termination that occurs 45 days into the quarter (if quarterly billing applies) will be subject to a refund of up to half of the amount assessed. (Under monthly billing now in effect, pro rata refunds apply as described above.)

E. Compensation for the sale of Securities and investment products

We are a **fee-only** firm. We do not receive commissions or 12b-1 fees, and we do not mark up trades. Prospectuses disclose issuer-level fees.

Item 6: Performance-Based Fees and Side-by-Side Management

We do **not** accept performance-based fees and do **not** engage in side-by-side management.

Item 7: Types of Clients

We serve individuals and families. No minimum income or asset levels are required. We may waive or reduce fees based on individual circumstances and may decline services for any non-discriminatory reason.

Item 8: Methods of Analysis and Investment Strategies

Our strategies may be tactical or strategic, active or passive, and may involve more frequent trading (higher costs/volatility) or less frequent trading (potential tracking error). All investing involves risk, including loss of principal. Additional risks include business/financial risk, inflation risk, management risk, and market risk. Clients should review fund prospectuses for fees/risks; ETF/ETN market prices can differ from NAV.

Item 9: Disciplinary Information

Neither Kaine Capital Ventures LLC nor its management has been subject to disciplinary events by securities regulators.

Disclosure: The firm's principal has a current **personal small claims court judgment**. This matter is unrelated to advisory services or financial matters, does not involve any client, and does not affect the firm's ability to meet its obligations to clients

Item 10: Other Financial Industry Activities and Affiliations

A. Broker-Dealer registration

We are not a broker-dealer and have no applications pending with FINRA or the NFA.

B. Other registrations

Neither the firm nor management persons are registered as a Futures Commission Merchant, Commodity Pool Operator, or Commodity Trading Advisor.

C. Material relationships with related persons

Neither the firm nor management has a material relationship with the enumerated entities (broker-dealer; investment company; other adviser; FCM/CPO/CTA; bank; accountant; lawyer; insurance; pension consultant; real estate broker/dealer; sponsor or syndicator).

We may use unaffiliated third-party vendors to deliver certain services: **tax filing via a third-party provider** and **estate planning via Trust & Will**. These are business-to-business arrangements; we receive no benefit for referrals. Clients may always access these or other vendors directly at their own expense. For the **Trust plan** upgrade, clients pay an additional cost per Trust & Will's fee policy; we will charge clients directly for this upgrade if selected.

D. Selection of other advisors

If we recommend an unaffiliated adviser, we will conduct due diligence. We do not receive compensation or share in their fees.

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

A. Code of ethics

We act as a fiduciary, place client interests first, manage conflicts, and maintain a written Code of Ethics. Personnel attest annually. A copy is available upon request.

B. Material Financial Interest & Conflicts

From time to time, we or related persons could have a material financial interest in a security we recommend. Borrowing/lending between associates and clients is prohibited unless the client is an approved financial institution. Clients are free to implement recommendations anywhere.

C/D. Conflicts in connection with personal trading

Firm associates may invest in the same securities as clients. Our Code sets procedures to avoid misuse of non-public information and prohibits trading that disadvantages clients. We monitor access-person accounts, including seven-day blackout windows around client trades where applicable.

Item 12: Brokerage Practices

A. Selection of Broker-Dealers

We do not maintain custody of client assets. Client accounts must be held with a qualified custodian. We require **Interactive Brokers LLC (IBKR)** as custodian/broker. We are independent and unaffiliated with IBKR. Clients open accounts directly with IBKR; if a client chooses not to use IBKR, we cannot manage the account. We consider reputation/financial stability, service quality/responsiveness, execution, reporting, and expertise in seeking best execution overall (price is not the sole factor). We do not receive research ("soft dollars").

IBKR may provide services to advisers (custody, platform, execution, clearing/settlement). We may receive programmatic benefits through IBKR's advisor support program.

B. Brokerage for client referrals

We do not select custodians in exchange for client referrals.

C. Directed brokerage

We do not engage in directed brokerage.

D. Aggregating securities transactions

We generally trade client accounts on an independent basis; non-aggregation can result in different prices/costs than aggregated accounts. We periodically review trading processes and will notify clients prior to changes.

E. Best Execution

We seek best qualitative execution under the circumstances, considering service quality, execution capabilities, cost, financial responsibility, and responsiveness. Best execution does not necessarily mean best price. We are not required to solicit multiple quotes where we reasonably believe the selected broker can provide best qualitative execution

Item 13: Review of accounts

A. Periodic reviews

Financial Planning: Ongoing services include scheduled reviews. Clients may request reviews at any time. Written updates available upon request.
Investment Management: Accounts are reviewed no less than quarterly. We recommend at least annual client reviews. Written allocation/performance updates are available upon request.

B. Non-Periodic reviews

Triggered by client requests, complaints, material changes, or other concerns.

C. Regular reports provided to clients

Quarterly written reports include performance, held-away balances we manage, goals progress, and net worth.

Item 14: Client referrals and other compensation

A. Economic Benefit from External Sources and Potential Conflicts of Interest

As noted, IBKR may provide certain services that are not typically available to retail investors (duplicate statements, trading tools, block trading access, advisory fee deduction, market resources, and discounts from third-party vendors). These benefit the advisory practice and **may not** directly benefit client accounts, creating an appearance of conflict. We mitigate this through our fiduciary duty and best-execution oversight

B. Compensation to Non-Advisory Personnel for client referrals

None at this time.

Item 15: Custody

Client assets are maintained by IBKR, an unaffiliated qualified custodian. Clients receive statements from the custodian and should compare them to any reports from our firm.

Item 16: Investment Discretion

At this time, the Firm does **not** exercise discretionary authority. If this changes, we will notify clients and obtain appropriate authorization.

Item 17: Voting client securities

We do not vote proxies or participate in legal proceedings on clients' behalf. We do not advise on proxy matters. Please direct proxy questions to the issuer or your custodian.

Item 18: Financial Information

Due to the nature of Kaine Capital Ventures LLC's services and operational practices, an audited balance sheet is not required nor included in this brochure.

As per NC law (18 NCAC 06A.1708), the firm does not require payment of advisory fees six months or more in advance and in excess of $500 per client.

Kaine Capital Ventures LLC and its management do not have any financial condition that is reasonably likely to impair our ability to meet contractual commitments to clients.

Disclosure: The firm's principal has a current **personal small claims court judgment**. This matter is unrelated to advisory services or financial matters, does not involve client accounts, and does not impair the firm's financial condition or ability to fulfill obligations to clients.

Form ADV Part 2B – Brochure Supplement (Advisory Personnel)

Item 19

This brochure provides information about Shennelleh Kaine, the CEO of Kaine Capital Ventures LLC.

Item 1- Firm Information

Kaine Capital Ventures LLC

11226 Laurel View Dr
Charlotte, NC 28273
(508)-828-0325
www.kainecapital.com

Item 2- Education Background & Business Experience

Shennelleh Kaine

DOB: September 18th, 1991
CRD #6593410

Education/Training

- **Associate of Science in Health Sciences**, University of the People
- **Registered Behavior Technician (RBT) Certification**
- Sept 19, 2018 – I-65 Uniform Investment Adviser Law Examination

Experience

- **Kaine Capital Ventures LLC (2025–present)** – Charlotte, NC – Founder/CEO/Chief Compliance Officer
- **Kaine Capital Ventures LLC (2022–2025)** – Charlotte, NC – Founder/CEO/Chief Compliance Officer | This Advisory business is not my

primary job.

- **ABA Therapist (2024 -Current)** – Providing applied behavior analysis (ABA) services under RBT certification (*This role provides a substantial source of my income*)

- **New York Life / NYLIFE Securities (2016–2018)** – Waltham, MA – Agent/Registered Representative

- **American Income Life Insurance Company (2015)** – Burlington, MA – Supervising Agent

Item 3 - Disciplinary Information

Ms. Kaine has not been the subject of disciplinary action by securities regulators.

Disclosure: Ms. Kaine has a current **personal small claims court judgment**. This matter is unrelated to her advisory business or financial activities, does not involve client accounts, and does not impair her ability to perform her fiduciary duties.

Item 4 - Other business activities

Ms. Kaine is not registered, nor has an application pending to register, as a broker/dealer representative or as an associated person of a futures commission merchant, commodity pool operator, or commodity trading advisor. She receives no commissions or compensation based on the sale of securities or related products.

Item 5- Additional Compensation

Ms. Kaine does not receive performance-based fees or other compensation beyond what is described in Item 5 of Part 2A.

Item 6 - Supervision

Ms. Kaine is the sole principal and Chief Compliance Officer of the firm. While she has no internal supervisor, she is bound by the firm's Code of Ethics and compliance policies.

Item 7 - Requirements for state-registered advisors

- No awards, sanctions, or findings by self-regulatory or administrative bodies.
- Neither Ms. Kaine nor her firm has been the subject of a bankruptcy petition.