

WJ Financial Advisors, LLC (“WJFA” or the “Firm”) is registered with the Securities and Exchange Commission (SEC) as an investment adviser. Brokerage and investment advisory services and fees differ, and it is important for you to understand these differences. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing.

What investment services and advice can you provide me?

WJFA provides financial planning services, investment management and advisory services, as well as portfolio review and analysis services to retail investors. Financial planning services are offered as a stand-alone service that can be billed by the scope of the plan or by the hour, or in conjunction with investment management services. The firm does not sell annuities, insurance, stocks, bonds, mutual funds, limited partnerships, or other commissioned products. The firm is not affiliated with entities that sell financial products or securities. No commissions in any form are accepted. No finder’s fees are accepted.

WJFA furnishes advice to clients on matters not involving securities, such as financial planning matters. Advice is provided through consultation with the client and may include: determination of financial objectives, identification of financial problems, cash flow management, tax planning, insurance review, investment management, education funding, retirement planning, and estate planning.

Account monitoring is ongoing with account reviews performed monthly, as part of our standard investment management services. WJFA only offers discretionary accounts. Discretionary investment management allows us the limited authority to buy and sell investments in your portfolio, in accordance with your objectives, without asking you each time a transaction is placed. Clients can place restrictions on their accounts. The firm does not limit out advice to specific products or types of investments. There is no minimum account size for becoming a client of WJFA.

For additional information, please see Form ADV, Part 2A brochure ([click here](#))

Conversation Starter. Ask your financial professional—

- *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?*

What fees will I pay?

WJFA bases its investment management and advisor services fees on a percentage of assets under management, hourly charges, and fixed fees. Financial plans are priced according to the degree of complexity associated with the client’s situation. An initial introduction and consultation is free of charge and is considered an exploratory interview to determine the extent to which financial planning and investment management may be beneficial to the client. Fees are negotiable. Fees are payable quarterly. Fees are based on fair market value of account at the end of each billing quarter. Investment management fees are billed quarterly, in arrears (after the three-month billing period has ended). Payment in full is expected upon invoice presentation. Fees can be deducted from a designated client account or paid via check.

Fees for portfolio development and analysis are based on fair market value of the investment account(s). Accounts less than \$250,000 will be charged a flat fee of \$1,000. Accounts valued at \$250,000 and over will be charged 50% of the annual fee per investment advisory fee schedule above. A portion of this fee may be applied toward the management fee if the client hires WJFA to manage the account.

Your investment assets will be held with a qualified custodian. Custodians generally charge brokerage commissions or transaction fees for effecting securities transactions. Relative to pooled investment vehicles (e.g., mutual funds, exchange-traded funds, private funds), certain charges will be imposed at the fund level (management fees and other fund expenses). To the extent utilized, clients will also incur additional fees in connection with separately managed account programs.

FORM CRS: Client Relationship Summary



Financial Planning fees range is \$1,500 to \$15,000 and are negotiable depending on the scope of work. Hourly Financial Planning range from \$125 to \$375 per hour depending on the engagement. The minimum fee for a comprehensive financial plan will be \$995.

Additional Information: 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. For additional information, please see Form ADV, Part 2A brochure ([click here](#))

Conversation Starter. Ask your financial professional—

- *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?*

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 some conflicts with your interests. You should understand and ask us about these conflicts because they can affect the investment advice we provide you. Here are some examples to help you understand what this means.

Example 1: WJFA charges fees based on your account balance, therefore, WJFA has a financial incentive for you to increase your account balance.

Example 2: WJFA recommends broker-dealers as your account custodian which provide us software and other technology intended to help us manage and further develop our advisory practice. In light of our arrangements with those custodians, a conflict of interest exists between our interests and yours because we have incentive to recommend them based on the benefits we receive.

However, WJFA acts as a fiduciary, meaning WJFA will always put the interests of our clients ahead of the interests of our firm.

Conversation Starter. Ask your financial professional—

- *How might your conflicts of interest affect me, and how will you address them?*

For additional information, please see Form ADV, Part 2A brochure ([click here](#))

How do your financial professionals make money?

WJFA employees are compensated on a salary basis, with a bonuses. Bonuses may be paid based on a variety of factors, including the financial professional's individual performance, the overall profitability of the firm, and new business generated by the financial professional.

Do your financial professionals have legal or disciplinary history?

No; neither WJFA, nor our professionals have any legal or disciplinary history. Visit www.investor.gov/CRS for a free and simple search tool to research your financial professionals.

Conversation Starter. Ask your financial professional—

- *As a financial professional, do you have any disciplinary history? For what type of conduct?*

Additional Information

For additional information about our investment advisory services, fees, or other information, please see our firm's Form ADV here ([click here](#)). If you would like additional, up-to-date information or a copy of this summary, please call our office at 860-663-3464.

Conversation Starter. Ask your financial professional—

- *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 this person is treating me?*