March 2026

FORM CRS: Client Relationship Summary

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, which also provides educational materials about broker-dealers, investment advisers, and investing.

What investment services and advice can you provide me?

WJFA offers the following services to our clients:

Investment Management Services combined with **Financial Planning Services:** We will work with you to determine your individual investment goals, time horizons, objectives, and risk tolerance. Investment strategies, investment selection, asset allocation, portfolio monitoring, and the overall investment program will be based on the above factors. Account monitoring is ongoing, with monthly account reviews 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.

Financial Planning Services (Stand-Alone): In some instances, we can offer Financial Planning Services as a stand-alone service for clients who do not wish us to perform Investment Management Services. Financial Planning stand-alone services can be billed by the scope of the plan, by the hour, or on an ongoing basis. Financial Planning Services may include but are not limited to, a review of investment accounts, including reviewing asset allocation and providing repositioning recommendations; strategic tax planning; a review of retirement accounts and plans that have recommendations; a review of insurance policies and recommendations for changes, if necessary; one or more retirement scenarios; estate planning review and recommendations; and education planning with funding recommendations.

WJFA is strictly a fee-only Financial Planning and Investment Management firm. 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.

The firm does not limit our 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?

Investment Management Services combined with **Financial Planning Services:**

WJFA offers Investment Management/Financial Planning Services to advisory Clients for a combined fee. WJFA charges this combined annual Investment Management/Financial Planning Services fee based on the total assets under management. Our fees vary and are negotiable; however, WFJA will not charge more than 1.25% annually to any client. Fees are billed quarterly, in arrears, based on the mainly average balance. The asset-based fee reduces the value of your account and will be generally deducted from your account. Clients may also pay these fees by check.

Generally, the more assets you have in the advisory account, the more you will pay in total fees. Therefore, we have an incentive to increase the assets in your account to increase our fees. You pay our advisory fee even during periods with no transactions within the account.

Financial Planning Services (Stand-Alone): We charge an hourly, fixed fee, or an ongoing fee payable upon delivery of the completed plan.

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 with 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 are incentivized to recommend them based on the benefits we receive.

However, WJFA acts as a fiduciary, meaning WJFA must 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 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 860-663-3646.

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?*