Form ADV Part 3 – Client Relationship Summary

Item 1: Introduction

CJC WEALTH MANAGEMENT LLC is an investment adviser registered with the Securities and Exchange Commission offering advisory accounts and services. Brokerage and investment advisory services and fees differ, and it is important that you understand the differences. This document gives you a summary of the types of services and fees we offer. Please visit *www.investor.gov/CRS* for free, simple tools to research firms and financial professionals, as well as educational materials about broker-dealers, investment advisers, and investing.

Item 2: Relationships and Services

What investment services and advice can you provide me?
Our firm primarily offers the following investment advisory services to retail clients: portfolio management (we review your portfolio, investment strategy, and investments); selection of other advisers (we select a third-party adviser/manager for you to use); financial planning (we assess your financial situation and provide advice to pursue your goals) and educational seminars/workshops. As part of our standard services, we typically conduct account reviews quarterly. All financial plans are reviewed upon financial plan creation and plan delivery. Thereafter, they are typically reviewed annually. Our firm offers discretionary advisory services (where our firm has the authority to make investment decisions in the account). We limit the types of investments that are recommended since not every type of investment vehicle is needed to create an appropriate portfolio, but do not limit these investments to proprietary products. We do not have a minimum account size. Please also see our Form ADV Part 2A ("Brochure"), specifically Items 4 & 7.

***Questions to ask us**: 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?*

Item 3: Fees, Costs, Conflicts, and Standard of Conduct

What fees will I pay?
Our fees vary depending on the services you receive.
Portfolio Management Fees: Our asset-based fees for portfolio management services generally range from 0.75% to 1.00% annually based on assets under management. This fee is collected on a monthly basis and calculated based on the average daily balance in your account throughout the billing period. Asset-based fees create a conflict of interest as we are financially incentivized to encourage you to place more assets in your advisory account as you will pay more in advisory fees.
Selection of Other Advisers Fees: We will be compensated for our services by the third-party adviser. These third-party advisers charge fees that range from 0% to 0.50% of assets under management. You will pay us our standard portfolio management fee as described above in addition to the standard fee for the advisers to which we direct your accounts. This fee is collected on a monthly basis in arrears.
Financial Planning Fees: The fixed rate for financial planning services is negotiable based on the project. The Annual Planning Fee generally ranges from $1,500 to $10,000. In addition to the Annual Planning Fee, you will be charged a separate, one-time initial financial planning fee ranging from $1,500 to $10,000. The Initial Planning Fee is a one-time fee paid 100% in advance. The Annual Planning Fee may be paid either in advance on an annual basis or in installments on a monthly basis, as agreed upon in the agreement. Financial planning fees are negotiable depending upon the complexity and scope of the plan, your financial situation, and your objectives. Our fixed fee arrangements are based on the amount of work we expect to perform for you, so material changes in that amount of work will affect the advisory fee we quote you.
Additional Information: Some investments (e.g., mutual funds, variable annuities, etc.) impose additional fees (e.g., transactional fees and product-level fees) that reduce the value of your investment over time. The

same goes for any additional fees you pay to a custodian. Additionally, you will pay transaction fees, if applicable, when an investment is bought or sold in your account. **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.** Please also see our Brochure for additional details.

Questions to ask us: 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:

- Our financial professionals are licensed to accept compensation for the sale of insurance products through our affiliate, CJ Campbell and Associates. This presents a conflict of interest and gives them an incentive to recommend insurance products based on the compensation received rather than on your needs.
- For AUM fees, the more assets you have in your advisory account, the more you will pay us and thus we have an incentive to increase those assets in order to increase our fee.
- For fixed fees, the more work we expect to perform for you, the higher our fee would be and thus we have an incentive for you to agree to have us complete more work for you.

Questions to ask us: How might your conflicts of interest affect me, and how will you address them?

How do your financial professionals make money?
Primarily, we and our financial professionals receive cash compensation from the advisory services we provide to you because of the advisory fees we receive from you. This compensation may vary based on different factors, such as those listed above in this Item. Our financial professionals also have the ability to receive insurance commissions from clients and therefore have an incentive to recommend products that provide them or us additional compensation over those that do not. Please also see Item 10 of our Brochure for additional details.

Item 4: Disciplinary History

Do you or your financial professionals have legal or disciplinary history?
Yes, although our firm does not have any reportable disciplinary history, some of our financial professionals do. If you have questions about a specific financial professional's history, you should ask them directly. You can also visit www.investor.gov/CRS for a free and simple search tool to research our firm and our financial professionals.

Questions to ask us: As a financial professional, do you have any disciplinary history? For what type of conduct?

Item 5: Additional Information

For additional information on our advisory services, **see our Brochure available at https://adviserinfo.sec.gov/firm/summary/325288 and any individual brochure supplement** your representative provides. If you have any questions, need additional information, or want another copy of this Client Relationship Summary, then please contact us at (301) 761-3880.

<u>Questions to ask us</u>*: 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?