

**CJM Wealth Advisers, Ltd. – Form CRS**

CJM Wealth Advisers, Ltd. (“we”, “our” or “us”) is registered with the Securities and Exchange Commission (“SEC”) as an investment adviser. Our services and compensation structure differs from that of a registered broker-dealer. Free and simple tools are available to research firms and financial professionals at [www.investor.gov/CRS](http://www.investor.gov/CRS). The site also provides educational materials about broker-dealers, investment advisers and investing. Information in text boxes below is intended to be conversation starters for you to have with us and are required by the instructions to Form CRS.

***What investment services and advice can you provide me?***

We provide various services to our retail investors, which generally include individuals and their trusts and estates. We offer retail investors both discretionary investment management services and financial planning. We work with retail investors to determine their investment objectives and we manage their investments based on their objectives.

We generally provide our services on a discretionary basis, which means we have the authority to buy and sell investments in your account without speaking to you prior to doing so. We may agree to a non-discretionary relationship with certain clients. You can place reasonable restrictions on the securities that we buy by notifying us, in writing.

We do not limit the scope of the universe of securities that we use in managing client accounts, but we predominantly use mutual funds and exchange-traded funds (“ETFs”).

We do not have any minimum account size or fee requirements for clients.

For more detailed information about our *Advisory Business* and the *Types of Clients* we generally service, please see Items 4 and 7 in our Form [ADV Part 2A](#) and also review our [Wrap Fee Program Brochure](#).

<i>Given my financial situation, should I choose an investment advisory service? Why or why not?</i>
<i>How will you choose investments to recommend to me?</i>
<i>What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?</i>

***What fees will I pay?***

We provide services and receive fees only from you. We don’t accept any payments or commission from any third parties. Our investment advisory fee is based on a percentage of your assets under our management and is part of a wrap fee program, which means that our fee covers trade execution, custody, reporting, and our investment advice rendered to your account. The current annual Program fee is generally 1.00% but may be reduced in CJM’s sole discretion. We receive the balance of the fee after all other costs (including transaction fees) have been paid to Pershing.

We either deduct our fee from one or more of your investment accounts or bill you for our services on a quarterly basis, in advance. Because our fee is based on the amount of your assets under our management, the more assets you entrust us to manage, the more you will pay us for our services. Therefore, we have an incentive to encourage you to increase the amount of assets that you entrust to us. For stand-alone financial planning services, we typically charge either a fixed fee or we bill our standard hourly rates.

Your account will be held with a qualified custodian. Your assets may be invested in mutual funds and ETFs. You will bear your pro rata share of the investment management fees and other fees of the funds, which are in addition to the fees you pay us. These fees and expenses are described in each fund’s prospectus and include a management fee and other fund expenses. 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.

<i>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?</i>
---

A copy of our Form ADV Part 2A is available at:

[https://files.adviserinfo.sec.gov/IAPD/Content/Common/crd\\_iapd\\_Brochure.aspx?BRCHR\\_VRSN\\_ID=881071](https://files.adviserinfo.sec.gov/IAPD/Content/Common/crd_iapd_Brochure.aspx?BRCHR_VRSN_ID=881071)

Our Wrap Fee Program Brochure is available at:

[https://files.adviserinfo.sec.gov/IAPD/Content/Common/crd\\_iapd\\_Brochure.aspx?BRCHR\\_VRSN\\_ID=881072](https://files.adviserinfo.sec.gov/IAPD/Content/Common/crd_iapd_Brochure.aspx?BRCHR_VRSN_ID=881072)

For more detailed information about our fees and costs related to our management of your account, please See Item 5 in our Form [ADV Part 2A](#) and also review our [Wrap Fee Program Brochure](#).

***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:

- \* We may recommend a particular custodian from whom we receive support services. This presents a conflict of interest, because our receipt of their support make us more inclined to continue using and recommending them.
- \* We receive the balance of the fee you pay us after we pay Pershing for all other costs (including account transaction fees). This presents a conflict of interest, because we have an incentive to minimize the number of trades in a client's account or select securities that do not incur transaction fees.
- \* We may recommend rollovers out of employer-sponsored retirement plans and into Individual Retirement Accounts that we manage for an asset-based fee. If we don't currently manage your account held with your employer's plan, this will increase our compensation.

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

For more detailed information about our conflicts of interest, please review Item 4, 11 and 12 of our Form [ADV Part 2A](#) and also review our [Wrap Fee Program Brochure](#).

***How do your financial professionals make money?***

Our financial professionals are generally compensated on a salary basis and are eligible for bonuses. Bonuses are based on the overall profitability of the firm, which is partially based on how our clients' portfolios perform and the amount of assets we manage. This incentivizes our financial professionals to recommend that you place additional assets under our management and to take potentially greater risk in managing your account. However, our investment committee is largely responsible for the advice that is implemented in your account. Certain employees receive compensation based on the establishment of new client relationships and the advisory fees we collect from clients. In addition, certain of our financial professionals are equity owners of the firm, in which case they stand to receive a share of the profits of the firm. You should discuss your financial professional's compensation directly with your financial professional.

***Do you or your financial professionals have legal or disciplinary history? No***

We encourage you to visit [www.Investor.gov/CRS](http://www.Investor.gov/CRS) to research our firm and our financial professionals.

*As a financial professional, do you have any disciplinary history? If so, for what type of conduct?*

***Additional Information***

Additional information about our firm is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). You may contact our Chief Compliance Officer at any time to request a current copy of your Form [ADV Part 2A](#), [Wrap Fee Program Brochure](#), or our relationship summary. Our Chief Compliance Officer may be reached by phone at (703) 425-0700.

*Who is my primary contact person? Is he or she a representative of an investment adviser or broker-dealer? Who can I talk to if I have concerns about how this person is treating me?*

A copy of our Form ADV Part 2A is available at:

[https://files.adviserinfo.sec.gov/IAPD/Content/Common/crd\\_iapd\\_Brochure.aspx?BRCHR\\_VRSN\\_ID=881071](https://files.adviserinfo.sec.gov/IAPD/Content/Common/crd_iapd_Brochure.aspx?BRCHR_VRSN_ID=881071)

Our Wrap Fee Program Brochure is available at:

[https://files.adviserinfo.sec.gov/IAPD/Content/Common/crd\\_iapd\\_Brochure.aspx?BRCHR\\_VRSN\\_ID=881072](https://files.adviserinfo.sec.gov/IAPD/Content/Common/crd_iapd_Brochure.aspx?BRCHR_VRSN_ID=881072)