



## Form CRS Customer Relationship Summary

<b>Introduction</b>	<p>JBR Co. - Financial Management, Inc. d/b/a FMI is registered with the Securities and Exchange Commission (SEC) as an investment adviser. JBR Co. FMI provides advisory services and financial planning services. Brokerage and investment advisory services and fees differ, and it is important for you to understand the differences. Free and simple tools are available to research firms and financial professionals at <a href="http://www.investor.gov/CRS">www.investor.gov/CRS</a> which also provides educational materials about broker-dealers, investment advisers, and investing.</p>
<b>Relationship Services</b>	<p><b>What investment services and advice can you provide to me?</b></p> <p>We offer Investment Advisor Services to retail investors that include Investment Management, Assets Under Advisement Services and 401K Plan Services. We attempt to customize each clients' portfolio to their individual goals and time horizon. We obtain discretionary authority to manage securities accounts on behalf of clients. We have the authority to determine without obtaining specific consent, the securities to be bought or sold, and the amount of the securities to be bought or sold. Investment performance is monitored regularly and reported to the client each calendar quarter. Accounts are reviewed monthly for allocation and performance. Clients receive a report either quarterly or annually indicating each of the assets held and the portfolio performance for the year-to-date. We will review more frequently if there are changes in personal circumstances, the economy, or tax laws. FMI prefers accounts with at least \$100,000 but will open accounts for clients with lesser amounts.</p> <p>For additional information, please reference Form ADV Part 2A, Item 4 and Item 13</p> <ul style="list-style-type: none"> <li><i>Given my financial situation, should I choose an investment advisory service? Why or why not?</i></li> <li><i>How will you choose investments to recommend to me?</i></li> <li><i>What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?</i></li> </ul>
<b>Fees, Costs, Conflicts and Standard of Conduct</b>	<p><b>What fees will I pay?</b></p> <p><b>Investment Management:</b>  Up to 1,000,000.00 under management – 1.00% (100 bps) annually (.25% per quarter)  In excess of \$1,000,000.00 under management - 0.5% (50 pbs) annually (.125% per quarter)</p> <p><b>Simple IRA Clients:</b>  Up to 50,000.00– 1.00% (100 bps) annually  In excess of \$50,000.00 - 0.5% (50 pbs) annually  Less than \$5,000.00 - minimum fee of \$50.00 annually.</p> <p><b>Assets Under Advisement:</b>  Fee Range: .5% to 1%, annually annum based on scope of work, investment advice, services provided, size and complexity of account(s).</p> <p><b>401K Plan Clients:</b>  Fee: .75% annually.</p>

	<p>The more assets there are in your advisory account, the more you will pay in fees; thus, the firm may have an incentive to encourage you to increase the assets in your account. Clients will incur charges from Financial Institution(s) and other third parties such as brokerage commissions, custody fees, exchange fees, SEC fees, mutual fund fees, exchange traded fund fees, wire transfer and electronic fund processing fees. Some mutual funds are not included in Charles Schwab's no-transaction-fee inventory. Those may incur a transaction fee up to but no more than \$49.95 when purchased or sold. 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 our Form ADV Part 2A, Item 5</p> <p><b>What are your legal obligations to me when acting as my investment adviser?</b> 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 give to you.</p> <p><b>How else does your firm make money and what conflicts of interest do you have?</b> Financial Advisors are licensed to sell insurance (life, disability &amp; annuities). If insurance products are offered to advisory clients of FMI, the Financial Advisors will be paid a commission by the insurance company who issues the policy.</p> <p><b>How do your financial professionals make money?</b> We are compensated based on salary.</p> <ul style="list-style-type: none"> <li><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></li> <li><i>How might your conflicts of interest affect me, and how will you address them?</i></li> </ul>
<b>Disciplinary History</b>	<p><b>Do you or your financial professionals have legal or disciplinary history?</b> No. A free search tool to research us and our financial professionals is available at <a href="http://www.investor.gov/CRS">www.investor.gov/CRS</a></p> <ul style="list-style-type: none"> <li><i>As a financial professional, do you have any disciplinary history? For what type of conduct?</i></li> </ul>
<b>Additional Information</b>	<p>Additional Information about our services is available by visiting our website <a href="http://www.fmiardmore.com">www.fmiardmore.com</a> or by obtaining ADV Part 2 at <a href="https://adviserinfo.sec.gov/">https://adviserinfo.sec.gov/</a> and if you would like to request a copy of the relationship summary, contact us by email at <a href="mailto:mike@fmiardmore.com">mike@fmiardmore.com</a> or <a href="mailto:allen@fmiardmore.com">allen@fmiardmore.com</a> or by telephone at 580-226-4058.</p> <ul style="list-style-type: none"> <li><i>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?</i></li> </ul>



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<b>Additional Information</b>	<p>Additional Information about our services is available by visiting our website <a href="http://www.fmiardmore.com">www.fmiardmore.com</a> or by obtaining ADV Part 2 at <a href="https://adviserinfo.sec.gov/">https://adviserinfo.sec.gov/</a> and if you would like to request a copy of the relationship summary, contact us by email at <a href="mailto:mike@fmiardmore.com">mike@fmiardmore.com</a> or <a href="mailto:allen@fmiardmore.com">allen@fmiardmore.com</a> or by telephone at 580-226-4058.</p> <ul style="list-style-type: none"> <li><i>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?</i></li> </ul>