



# William Joseph Capital Management, Inc

DEEPENING RELATIONSHIPS

## Customer Relationship Summary

March 1, 2024

William Joseph Capital Management, Inc. (“WJCM”) is registered with the Securities and Exchange Commission as an investment adviser. Brokerage and investment advisory services and fees differ, and it is important for you to understand the difference. 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?

We offer investment advisory services to retail investors. Such services include financial planning and investment management. Our investment management services include the use of third-party managers.

**Monitoring:** Client portfolios and third-party managers are monitored on an ongoing basis. These are part of our standard services.

**Investment Authority:** We can manage investment accounts on a discretionary or non-discretionary basis. When offering our services on a non-discretionary basis, you make the ultimate decision regarding the purchase or sale of investments.

**Investment Offerings.** We provide advice on various types of investments. Our services are not limited to a specific type of investment and/or product.

**Account Minimums and Other Requirements.** In general, we do not require a minimum dollar amount to open and maintain an advisory account.

For additional information, please see Items 4 and 7 of our ADV Part 2A.

<https://adviserinfo.sec.gov/firm/brochure/226535>

### Conversation Starters:

- *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?

For investment management services, we charge a negotiated, annual fee based on a percentage of assets under management (“asset-based fee”). This fee can be charged in advance or arrears, depending on the program. For financial planning, we charge an hourly fee, or a fixed fee. We also charge an asset-based fee to advise, not actively manage, a portion of your portfolio. Since we charge an asset-based fee, the more assets you have in your account, the more you will pay in fees. Therefore, we may have an incentive to encourage you to increase the assets in your account.

There are other fees in addition to our fee. If you use a third-party manager, they will charge an additional fee for their custodial platform and a money manager may also charge a fee for his active management of all or a portion of your account. Fixed and variable annuities also charge fees within the insurance policy.

You will pay fees and costs whether you make or lose money on your investments. Fee 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 Item 5 of our ADV Part 2A.

<https://adviserinfo.sec.gov/firm/brochure/226535>

**Conversation Starters:**

- *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 must 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.

**Examples of Ways You Make Money and Conflicts of Interest:** Our advisors may also sell insurance products to you as part of the implementation of a financial plan. They will receive additional compensation and may be incented to sell you insurance based on the commission they receive, rather than your need for insurance.

**Conversation Starters:**

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

For additional information, please see Item 10 of our ADV Part 2A.

<https://adviserinfo.sec.gov/firm/brochure/226535>

**HOW DO YOUR FINANCIAL PROFESSIONALS MAKE MONEY?**

Our investment advisory representatives are compensated based on the amount of their client assets under management and fees from financial planning services. Additionally, they may receive commission or overrides from insurance sales. This creates a conflict of interest since they may sell insurance based on the commission, rather than your need for insurance.

**DO YOU OR YOUR FINANCIAL PROFESSIONALS HAVE A LEGAL OR DISCIPLINARY HISTORY?**

No for WJCM; Yes, for our investment advisory representatives. Please visit investor.gov/CRS for a free and simple search tool to research us or our investment advisory representatives.

**Conversation Starters:**

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

**WHERE CAN I FIND ADDITIONAL INFORMATION?**

You may request more information or a copy of this document by contacting us at the following telephone number: (860)-973-3214 or email us at: info@wjcmlc.com.

**Conversation Starters:**

- *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?*