



November 1, 2023

Customer Relationship Summary

Helping you make an informed decision

Form CRS

Item 1. Introduction

Jemma Investment Advisors, LLC d/b/a Jemma Financial Services ("Jemma") is an SEC registered investment advisor. There is an important difference between brokerage and investment advisory services, their related fees, and how those fees may be applicable to you. Free and simple tools are available for you to use at <http://Investor.gov/CRS>, a website maintained by the SEC. This site can provide you with educational materials about investment advisors and investing.

Terms to know:

An investment advisor is generally any person or group that provides investment advice or conducts securities analysis in exchange for a fee.

A broker-dealer is a firm that acts as an intermediary between buyers and sellers of securities for which they will usually receive a commission.

Item 2. Relationships and Services

What investment services and advice can you provide me?

You will have an advisory relationship at Jemma. In an advisory account, you pay a fee to receive financial advice tailored to your individual financial needs. Securities are bought and sold in your advisory account according to the advice we provide. Jemma offers nonwrap advisory services.

Advisory Account

An asset-under-management fee-based Jemma advisory relationship carries an ongoing duty to monitor your account, and Jemma will perform a full review of your account at least annually. An asset-under-management fee-based Jemma Advisor relationship grants discretionary authority to your advisor to buy and sell securities in your account as necessary, without being required to obtain your advance consent for any trade. Jemma is not limited to any specific product. Please see our ADV part 2A for more details. <https://jemmafinancial.com>.

Questions you might wish to ask when considering our services:

- Given my financial situation, why should I choose an investment advisory service?
- 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 Standards of Conduct

What fees will I pay? - Advisory Fees

Advisors receive a percentage of your advisory fees as compensation. 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. A Jemma advisory relationship charges fees based on one of the following methods:

- A percentage of assets under management.
- Hourly fees.
- Flat-rate fees.

Other Fees and Costs

We, or an affiliate will charge you additional fees, such as custodian fees, account maintenance fees, and account inactivity fees. Depending on your account, more transactions in your account can result in more fees we charge you.

Conversation corner Questions you might wish to ask when considering our services:

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

What are your legal obligations to me when acting as my investment advisor? How else does the firm make money and what conflicts of interest do you have?

Standard of Conduct

When we provide you with a recommendation as your investment advisor, 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 recommendations and investment advice, we provide you. Here are some examples to help you understand what this means.

Examples of Ways We Make Money and Conflicts of Interest

Brian Nelson, President of Jemma, and certain other members related to the company also have ownership in Cromwell Investment Advisers, LLC (“Cromwell”), which is an SEC Registered Investment Advisor of mutual funds. Your Jemma Advisor may recommend investing in Cromwell’s funds which creates a conflict of interest. We address this conflict by discussing this relationship with you prior to a purchase of a Cromwell Fund and exclude advisory fees on any assets you invest in Cromwell’s funds.

Questions you might wish to ask when considering our services

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

How do your financial professionals make money?

Advisors receive a percentage of your advisory fees as compensation. Advisory fees are charged against your entire account, whether or not you purchase or sell a security. The more assets you have in your advisory account, the more advisory fees you will pay. Advisors may have an incentive to place you in an advisory account to generate advisory fees which could be more expensive than brokerage commissions. In certain circumstances, Jemma can exempt holdings in an advisory account from being subject to advisory fees.

Item 4. Disciplinary History

Do you or your financial professionals have legal or disciplinary history?

Yes, Jemma agreed to a Consent Agreement and Order with the state of Pennsylvania regarding a trade that was executed without proper registration. Subsequently, Jemma became registered in the state of Pennsylvania and is now registered with the SEC. Due to Jemma’s SEC registration, state registration is no longer required. Some of Jemma’s financial professionals have legal or disciplinary history. You have the ability to research the history of any firm, representative, or advisor at <http://Investor.gov/CRS>, a free and simple search. You can also visit <https://brokercheck.finra.org>.

Questions you might wish to ask when considering our services

- As a financial professional, do you have any disciplinary history? For what type of conduct?

Item 5. Additional Information

Where can I find additional information?

If you require additional information, or if you want to discuss your investing experience at Jemma, please contact Stephen Baird, Chief Compliance Officer, at 885.662.2121 or sbaird@jemmafinancial.com.

Questions you might wish to ask when considering our services

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

References

Please also visit these resources for additional information: www.jemmafinancial.com
www.investopedia.com/financial-term-dictionary-4769738
www.investor.gov www.finra.org
www.brokercheck.finra.org