



## FORM CRS CLIENT RELATIONSHIP SUMMARY

JET Wealth Advisors, Inc.

January 12, 2026

### ITEM 1 – INTRODUCTION: IS AN INVESTMENT ADVISORY ACCOUNT RIGHT FOR YOU?

JET Wealth Advisors, Inc. (“JETWA” or the “Firm”) is registered as an investment adviser with the Securities and Exchange Commission (the “SEC”). Brokerage and investment advisory services and fees differ in several ways, including but not limited to the services provided and the compensation for those services. It is important for you to understand the differences. 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.

### ITEM 2 – WHAT INVESTMENT SERVICES AND ADVICE CAN YOU PROVIDE ME?

We offer discretionary investment advisory services to individuals, families, trusts, estates, corporations and business entities. Our principal services include investment management, financial planning and consulting, estate and legacy planning support, and charitable and philanthropic planning. As part of our standard investment management service, we provide continuous and regular supervisory and/or management services with respect to your uniquely individual account(s). As part of our investment management services, we monitor your investments on a regular and ongoing basis. Our investment management services are offered on a *discretionary* basis. *Discretionary* authorization is granted by you through your agreement with our Firm and trading authorization you sign with the custodian. We execute investment recommendations in accordance with your investment objective without your prior approval of each specific transaction. You may place reasonable restrictions on the types of investments we make on your behalf. In certain situations, JET Wealth Advisors may provide non-discretionary investment services. **For additional information, please refer to Items 4, 7, & 13 of our Form ADV Part 2A at the following link: <https://adviserinfo.sec.gov>.**

*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?*

### ITEM 3 – WHAT FEES WILL I PAY?

We will charge an investment management fee for our investment advisory service (the “**Fee**”). The Fee is an annual fee based on the value of the assets in the account(s) we manage. JETWA fees vary depending on the scope and complexity of the services you receive, your financial situation and your tailored objectives. Investment management fees are calculated on the total assets we manage for a client household as defined in the client agreement and are payable each quarter in arrears. Our annual Fee is negotiable but generally ranges from 1.5% to 1%, the higher the assets under management (“**AUM**”) the lower the fees. The Fee may change, either higher or lower, over the course of the management of a client’s assets based on their current AUM. **For additional information regarding our fees, please see Item 5 of our Form ADV Part 2A at the following link: <https://adviserinfo.sec.gov>.**

**Description of Other Fees and Costs:** The fees that you pay to our Firm for investment advisory services are separate and distinct from the fees and expenses charged by investment companies (e.g., mutual funds, exchange traded funds, unit investment trusts and variable annuities). These fees are described in each fund’s prospectus. These fees will generally include a management fee and other fund expenses. You will also incur transaction charges and/or brokerage fees when purchasing or selling securities. These charges and fees are typically imposed by the broker-dealer or custodian that executes the trade. The broker-dealer or custodian may also charge your account for custodial fees, retirement account fees, trust fees, exchange fees, redemption fees that may be assessed on

investment company shares, transfer fees, account termination fees or other special service fees and charges. We do not share in any portion of these fees imposed by the broker-dealer or custodian. To fully understand the total cost you will incur, you should review all the fees charged by investment companies, broker-dealers, our firm, and others.

**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 refer to Item 5 of Form ADV Part 2A at the following link: <https://adviserinfo.sec.gov>**

*Conversation Starter: 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 is an example to help you understand what this means:

- All investment advisers face conflicts of interest which are inherent in the business. Conflicts of interest can result from other business activities we engage in and relationships we have with business partners and third parties, or affiliations we have established with other financial institutions.
- When we provide investment advice to you regarding your retirement plan account or individual retirement account, we are fiduciaries within the meaning of Title I of the Employee Retirement Income Security Act and/or the Internal Revenue Code, as applicable, which are laws governing retirement accounts. The way we make money creates some conflicts with your interests, so we operate under a special rule that requires us to act in your best interest and not put our interests ahead of yours.

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

**Please refer to our Form ADV Part 2A for further information on our conflicts of interest and how we address them at the following link: <https://adviserinfo.sec.gov>.**

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

Our financial professionals receive an annual agreed upon salary. In certain cases, bonuses are paid to some employees based on the quality of work, excellence of service, and other exceptional factors. Certain investment adviser representatives of the firm are also licensed insurance agents. In those capacities, they may receive commissions or other compensation in connection with the sale of insurance products. This arrangement could create a conflict of interest due to the receipt of additional commission-based compensation in connection with the purchase and sale of insurance and securities, including 12b-1 fees for the sale of certain investment company products. You are not required to purchase insurance or securities from our financial professionals.

#### **ITEM 4 – DO YOU OR YOUR FINANCIAL PROFESSIONALS HAVE LEGAL OR DISCIPLINARY HISTORY?**

Yes. For a free, simple search tool to research us and our financial professionals please visit [Investor.gov/CRS](https://investor.gov/CRS).

*Conversation Starter: As a financial professional, do you have any disciplinary history? For what type of conduct?*

#### **ITEM 5 – ADDITIONAL INFORMATION**

For additional information about our advisory services, please refer to our Form ADV Part 2A brochure available at <https://adviserinfo.sec.gov> and the individual Form ADV Part 2B brochure supplement(s) your representative provides. If you have any questions, need up-to-date information and/or need a copy of this Client Relationship Summary, please contact us at 858-457-1003.

*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?*