

ITEM 1 – INTRODUCTION

Juno Financial Group LLC (“Juno”) is an SEC-registered investment adviser that provides advisory services. Brokerage and investment advisory services and fees differ, and it is important for you to understand the differences. This document is a summary of the types of services we provide and how you pay for these services. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://www.investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing. You can also find educational materials about broker-dealers, investment advisers and investing at this site. We have also included sample key questions to ask in this document.

ITEM 2 – RELATIONSHIP SERVICES

What investment services and advice can you provide me? Juno is a fee-only registered investment adviser servicing individuals and businesses. Our core financial advisory services include financial planning and investment advisory. Juno manages your assets on a discretionary and non-discretionary basis. Discretionary management of assets gives us legal permission to execute trades and make changes to your investment portfolio without your consent. However, non-discretionary means that you make the ultimate decision regarding the purchase or sale of investments that are recommended by us. This means we cannot execute any trades without obtaining explicit approval from you for each transaction. Juno continually monitors client accounts and provides reports on at least an annual basis. These reports track asset allocation, investment performance, unrealized gain or loss, and transactions made during the reporting period. Investment objectives and account performance are reviewed at least annually. For additional information, **see Items 4 and Item 7** of Juno’s ADV Part 2A (Brochure), which can be accessed [here](#).

Key questions to ask:

- 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 – Fees, Costs, Conflicts, and Standard of Conduct

What fees will I pay? For investment advisory services, Juno is paid an annual asset-based fee that is charged, or an annual fixed fee, which is billed in advance on a quarterly basis unless otherwise directed by you, and as described in your advisory agreement. Juno retains the discretion to negotiate or waive certain fees on a client-by-client basis. Different fee schedules may apply to different types of clients, strategies and advisory or other service arrangements. When appropriate, Juno reserves the right to offer alternative fee schedules. In addition to the firm's fees, you should be aware of other potential fees and costs. Third-party asset managers, if selected for your account, will charge their own management fee. Additionally, clients may incur certain charges imposed by custodians, brokers and other third parties such as custodial fees, deferred sales charges, odd-lot differentials, transfer taxes, wire transfer and electronic fund fees, and other fees and taxes on brokerage accounts and securities transactions. We will bill you directly for our services, or you may authorize us to have your fees deducted directly from your account. Juno will cover most brokerage commissions, transaction fees, and other trading-related costs for clients.

While our goal is to help you achieve your financial objectives and grow your investments, we want to be transparent about the fact that our fee structure may cause a conflict of interest. This is because the more assets there are in your advisory account, the more you will pay in fees, therefore, we would have an incentive to encourage you to increase the assets in your account.

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 Item 5** in Juno’s Form ADV Part 2A accessible [here](#).

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? 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 interests 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 that we provide you. Here is an example to help you understand what this means. Some clients will pay higher fees than other clients and this could mean that we have an incentive to favor those clients. As a fiduciary, we treat our clients fairly and provide consistent service and advice regardless of what fee you are paying us. For more information about our conflicts, please see **Items 10 and 12** of our ADV, which can be found [here](#).*

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

How do your financial professionals make money? Juno employees are compensated based on an annual fixed salary, which is based on a number of different factors, including the skill, job duties, and experience of the individual. Firm employees may receive an additional “bonus” compensation. The bonus incentive does not impact client fees. Some employees may receive insurance “trails” on insurance policies sold. No employee’s compensation is solely tied to the investment performance of assets under management.

ITEM 4 – DISCIPLINARY HISTORY

Do you or your financial professionals have legal or disciplinary history? No. A free and simple search tool to research us and our financial professionals is available [here](#).

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

ITEM 5 – ADDITIONAL INFORMATION

Additional information about our investment advisory services and an up-to-date copy of the relationship summary is available by contacting us at (804) 500-6464.

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

Juno Financial Group LLC

FORM CRS: Customer Relationship Summary

September 29, 2025

Exhibit A

Form CRS – Summary of Material Changes

This document highlights material changes to the Form CRS previously filed on May 14, 2025.

September 29, 2025: The firm has updated Item 3 for financial professional compensation.