



Client Relationship Summary (Form CRS)

Is an Investment Advisory Account Right for You?

There are different ways you can get help with your investments. You should carefully consider which types of accounts and services are right for you.

Item 1. Introduction

Justice Settlement Consulting Inc. ("JSC", "Firm", "We", "Us", "Our") is an SEC registered investment advisor that provides advisory services for a fee rather than for brokerage commissions. As a retail investor, it is important to understand the differences between services and fees of an investment advisor and a broker-dealer. [Investor.gov/CRS](https://www.investor.gov/CRS) offers free and simple tools to research firms and financial professionals. Additionally, it also provides educational materials about broker-dealers, investment advisors, and investing.

Item 2. What investment services and advice can you provide me?

What investment services and advice can you provide me?

We offer the following investment advisory services to you:

Solicitor Services: JSC will recommend that Clients utilize the services of a third-party manager ("TPM") to manage a portion of, or all of the Client's portfolio. All TPMs that JSC refers Clients to must be Registered Investment Advisors with the SEC or with the appropriate state authority(ies). In such circumstances, JSC acts as an initial liaison between the Client and the TPM in return for a portion of the advisory fee charged by the TPM. All duties of JSC and TPM will be outlined pursuant to an agreement between both parties. Clients placed with TPM will be billed in accordance with the TPM's Fee Schedule which will be disclosed to the Client prior to signing an agreement.

Additional Information

For more information about our services, we recommend reading our ADV Part 2A Items 4, 7.

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 are paid for our services as follows:

Solicitor Services: JSC and our associated persons may be paid a portion of the fees charged and collected by the TPM in the form of solicitor fees. This situation can create a conflict of interest because we may select a TPM who would pay us a larger percentage of the fee.

You may also pay fees and costs applicable to common categories such as custodian fees, account maintenance fees, fees related to mutual funds and variable annuities, and other transactional fees and product-level fees.

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 more information regarding our fees and costs, review ADV Part 2A Item 5.

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 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 provide you. Here are some examples to help you understand what this means.

Revenue Sharing: We have an arrangement where we share in a portion of the management fee with TPM. This does not change the cost to you, it is a sharing arrangement paid from the TPM's portion of the advisory fee. The TPM will pay us a percentage of the net billing.

Conversation Starters

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

Additional Information

For more information about our conflicts of interest, we recommend reading our ADV Part 2A, Items 4 and 10.

How do your financial professionals make money?

Our financial services professionals are compensated based on a portion of the advisory fee charged by the TPM.

This is a conflict of interest because our financial professionals have an incentive to encourage you to increase your assets in your accounts, recommend our advisory services to you, and recommend you purchase investments that result in additional compensation to them. For more information about our conflicts of interest, we recommend reading our ADV Part 2A, Items 4 and 10.

Item 4. Do you or your financial professionals have legal or disciplinary history?

No, please visit [Investor.gov/CRS](https://investor.gov/CRS) for a free and simple search tool to research JSC and our financial professionals.

Conversation Starters

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

Item 5. Additional Information

To find additional information about JSC, such as a full copy of the ADV Part 2, and to request a copy of the *Client Relationship Summary*, please send us an email at nick@justiceforlife.com. If you would like to request up-to-date information as well as to request a copy of the relationship summary, please contact us via phone at 925-786-1548. You may also find a copy of the most recent ADV Part 2 [here](#).

Conversation Starters

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