FORM CRS - A SUMMARY OF YOUR ADVISORY RELATIONSHIP WITH MATTHEW JAMES TAX & WEALTH MANAGEMENT L.L.C.

September 1, 2026

ITEM 1 – INTRODUCTION

Matthew James Tax & Wealth Management L.L.C. ("Matthew James Tax & Wealth") is registered with the Securities and Exchange Commission ("SEC") as an investment adviser. Brokerage and investment advisory services and fees differ, and it is essential for you to understand these differences. Free and simple tools are available to research firms and our Financial Professionals at Investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers, and investing.

ITEM 2 - RELATIONSHIPS AND SERVICES

What investment services and advice can you provide me?

Matthew James Tax & Wealth Management offers investment advisory services to retail investors on a discretionary basis. In a discretionary account, you have granted written investment authority to your Financial Professional to execute purchase and sell orders in your advisory accounts without consulting with you first. Our Firm has entered into an agreement with a third-party platform provider that offers asset management services that include model money managers, portfolio managers, strategists, marketing and billing/administrative services. Because of our arrangements with third-party platform providers, all advisory accounts are offered exclusively through a wrap fee arrangement. If deemed suitable and in the client's best interest, our Firm may utilize sub advisors or third-party money managers to manage your account(s). You may limit our discretion, such as by imposing reasonable restrictions on investing in certain securities or groups of securities. As the retail client, you make the ultimate decision regarding the purchase or sale of your investments. Our firm will create an investment strategy taking into account a client's objectives, time horizons, risk tolerance and liquidity needs. Our firm then monitors your investment advisory accounts, and specific investments on an ongoing basis to align with your investment goals. This service is included as part of the Firm's standard advisory services. Financial planning services are available as a separate service and for a separate fee. Our firm utilizes a third-party estate planning entity that we make available to clients. Our firm charges separate estate planning fees for clients who opt in for this service. We also provide clients with investment consulting on a more limited basis on one or more isolated areas of concern. Our Firm does require a minimum portfolio value of $250,000 in order to provide advisory services to you. This fee may be waived upon discretion of the firm.

QUESTIONS TO ASK YOUR FINANCIAL PROFESSIONAL:

- ☑ 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?

FOR MORE INFORMATION REFER TO OUR FIRM'S ADV PART 2A BROCHURE - ITEM 7, 8, 13, & 16

ITEM 3 - FEES, COSTS, CONFLICTS, AND STANDARD OF CONDUCT

What fees will I pay?

Our Firm receives a fee as compensation for providing investment advisory services on your account. All of our accounts are managed under a wrap fee program. The investment management fee includes investment management supervision, trade entry, transaction fees and other account maintenance and/or service activities. Our investment management fees are based on a percentage of the total account value. Our maximum annual investment advisory fee is 1.50%, billed in arrears on a monthly basis. Billing will begin when the account has opened and been funded. Fees will be calculated and deducted from the Client's account by the third-party platform provider, with Matthew James Tax & Wealth Management's portion of the overall fee paid directly to Matthew James Tax & Wealth Management by the third-party platform provider. This fee does not include certain administrative and custodial costs associated with your investments. If you expect to trade infrequently or to pursue a "buy and hold" strategy, a wrap fee program may cost you more than paying for the program's services separately. Financial planning fees are separate from investment advisory fees. Financial planning fees are fixed and start at $2,500. Clients who utilize the third-party estate planning services will be charged a separate fixed fee of $3,500. Fees may vary based on the extent and complexity of the project and are defined in each Services Agreement. 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 REFER TO OUR FIRM'S ADV PART 2A BROCHURE – ITEM 5

QUESTIONS TO ASK YOUR FINANCIAL PROFESSIONAL:

- ☑ 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. Asset-based fees present a conflict because our Firm is incentivized by encouraging you to invest additional funds in your advisory accounts. Asset-based fee compensation also poses a conflict when: a) Advising you to rollover a 401(k) balance, less costly options are available if funds are left with the employer's fund manager. b) Advising against making a large charitable contribution to get a tax deduction (but decrease assets under management). Our investment advisor representatives are also licensed insurance agents and sell various life insurance products and fixed annuities for which they receive a commission. Our firm allows our Financial Professionals to invest in the same securities as you; therefore, our Financial Professionals may have an incentive to favor their personal accounts over your advisory account. Lastly, some of the products, services and other benefits provided by your custodians are used in servicing all of our Firm's advisory accounts and therefore may not directly benefit your advisory account.

QUESTIONS TO ASK YOUR FINANCIAL PROFESSIONAL:

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

FOR MORE INFORMATION REFER TO OUR FIRM'S ADV PART 2A BROCHURE - ITEM 10, 11, 12, & 14

HOW DO YOUR FINANCIAL PROFESSIONALS MAKE MONEY?

Our Firm's Financial Professionals are compensated by the investment service fees as described above in Item 3 Fee section. This compensation is based on the amount of assets under management. The more assets you have in an advisory account, the more you will pay us. We therefore have an incentive to grow the assets in your account. Some of our Financial Professionals are insurance licensed and receive commissions, trails, or other compensation from the respective insurance companies as a result of effecting insurance transactions. However, you have the right to decide whether to act on the recommendation. While some of our Firm's Financial Professionals are engaged in outside business activities, we are required to disclose material outside business activities and any conflict it may pose to you. Our Firm supervises the business activities of our Financial Professionals through our compliance program. All Financial Professionals are required to follow a Code of Conduct.

FOR MORE INFORMATION REFER TO OUR FIRM'S ADV PART 2A BROCHURE - ITEM 5, 10, 11, 12 & 14

ITEM 4 - DISCIPLINARY HISTORY

Do You or Your Financial Professionals Have Legal or Disciplinary History?

"No" Visit Investor.gov/CRS for a free and simple search tool to research us and our financial professionals.

QUESTIONS TO ASK YOUR FINANCIAL PROFESSIONAL:

- ☑ As a Financial Professional, do you have any disciplinary history? For what type of conduct?

FOR MORE INFORMATION REFER TO OUR FIRM'S ADV PART 2A BROCHURE - ITEM 9

ADDITIONAL INFORMATION

For additional information about our investment advisory services visit the SEC's website at www.adviserinfo.sec.gov. Our firm's IARD number is: 344272. You may also contact us directly for up-to-date information and to request a copy of the relationship summary at: 337-366-8366

QUESTIONS TO ASK YOUR FINANCIAL PROFESSIONAL:

- ☑ 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?