

## Form CRS Customer Relationship Summary



### Introduction

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WJ Interests, LLC is registered with the Securities and Exchange Commission (SEC) as an investment adviser. We provide wealth management services including advice on investments and financial planning. Brokerage and investment advisory services and fees differ, and it is important for you to understand the differences. As fiduciaries, we put your interests above ours when we make investment decisions. We are not brokers and do not accept commissions. Free and simple tools are available to research firms and financial professionals at [www.investor.gov/CRS](http://www.investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing.

### Relationship Services

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#### What investment services and advice can you provide me?

WJ offers Investment Advisor Services to retail investors, that include the following depending on your circumstances: development of a current net worth statement, development of a comprehensive cash flow statement, a review of your estate plan, development of saving plans for college or other major future expenses, a review of your insurance needs and current coverage, an analysis of your current investment choices and asset allocation, and development of a written Investment Policy Statement (IPS) documenting your selected investment strategy. As a discretionary investment adviser, we invest, reinvest and change the investments in your portfolio in accordance with your Investment Policy Statement (IPS) without your prior consultation or approval. We monitor your portfolio daily and rebalance it as necessary to maintain your asset allocation. **For additional information, please reference Form ADV Part 2A, Advisory Business.**

- Given my financial situation, should I choose an investment advisory service? Why or why not?
- How will you choose investments you recommend to me?
- What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?

### Fees, Costs, Conflicts and Standard of Conduct

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#### What fees will I pay?

Our fee is simple, transparent and paid at the beginning of each quarter (January, April, July, and October) based on the value of the managed investment assets at the end of the previous quarter. The two fee components are:

**Fixed fee: \$5,000 per year, plus**

**Asset-based fee: 0.5% per year of managed assets**

**The more assets there are in your advisory account(s), the more you will pay in fees. Therefore, the firm may have an incentive to encourage you to increase the assets in your account.** In addition to the fees you pay us, you will also pay commissions, fees or transaction costs charged by the custodian, fees charged by independent money managers, fees and/or expenses charged by mutual funds, variable annuities or 401(k) plans, and retirement plan record-keeping, reporting or administrative fees. WJ makes no compensation from these additional 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 additional information, please see our Form ADV Part 2A, Fees and Compensation**

### **What are your legal obligations to me when acting as my investment adviser?**

*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.*

### **How else does your firm make money and what conflicts of interest do you have?**

We receive support services and products from Charles Schwab, or other investment providers for free or at a discounted price, in order to better service client accounts. Support services include investment-related research, pricing information and market data, software and other technology to provide access to client account data, compliance and practice management-related publications, seminars or consulting services, discounted or free attendance at conferences, meetings and other events, marketing support, computer hardware, software or other products. We do not share fees with any other entity.

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

WJ advisors are paid a salary plus bonus and are not compensated through commissions, product sales, or other transactional means.

- 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?

## **Disciplinary History**

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

**No.** A free search tool to research us and our financial professionals is available at [investor.gov/CRS](https://investor.gov/CRS)

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

## **Additional Information**

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**Additional Information about our services is available** by visiting our website [www.wjwealth.com](https://www.wjwealth.com) and if you would like to request an up-to-date copy of the relationship summary, contact us by email at [wj@wjwealth.com](mailto:wj@wjwealth.com) or telephone at 281-634-9400. Jared Jameson, CEO, Partner, is available to answer questions you have about the firm, its services, or issues you are having with other advisors.

- Who will be 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?