

Form ADV Part 2A - Firm Brochure

February 23, 2024

1 Cover Page

This brochure provides information about the qualifications and business practices of JFJ Advisory Services LLC. If you have any questions about the contents of this brochure, please contact us at contact@jfjadvisoryservices.com or 330.595.4730. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority. Additional information about JFJ Advisory Services also is available on the SEC's website at www.adviserinfo.sec.gov.

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2 Material Changes

February 23, 2024

Section 4.2 - Classified all previously available services under “Private Client Services” and added another section “Retirement Plan Consulting” which contains a description of that new service offering.

Section 5.1 - Added Retirement Plan Consulting fees including Guideline’s fees.

Section 7 Added Retirement Plan Sponsors to the list of types of clients we serve.

Section 12.1 Added Benefit Trust as the custodian for Retirement Plan Consulting clients.

Section 13.3 Added description of how Retirement Plan Consulting clients can access their statements.

3 Table of Contents

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4 Advisory Business

4.1 Description of Company

JFJ Advisory Services LLC ("JFJ") is registered as an Investment Advisor with the state of Ohio. We were founded in 2022. Jonathan William Ford Jr is the sole owner of JFJ.

4.2 Description of Services Offered

Personalized Financial Services

While JFJ has many ways in which we serve clients including investment management, tax planning, debt consultation, education planning, and retirement planning among others, these are all in service of our main objective; helping you reach your financial goals. Clients will have regular meetings throughout the term of the engagement depending on their specific situations. Additional meetings may be scheduled free of charge. Email and phone consultations are also available as the client needs.

JFJ works with the client to establish the client's goals and definition of what wealth means to them. Prior to or during your first meeting with one of our representatives you will be provided with a copy of this brochure as well as the brochure supplement.

If you wish to engage JFJ for advisory services, you must first execute the client agreement. From there discussion and analysis can be conducted to determine your needs and goals. Depending on what scope of service you request copies of various documents will need to be provided to us early in the process:

- Bank Statements
- W-2s
- Tax Returns
- Mortgage Information
- Student Loan Statements
- Retirement and other investment account statements

It is important we are provided sufficient information. The information provided to us is vital in the composition of the portfolio's investment policy statement ("IPS") as well as understanding your current financial condition. The IPS is a document that we abide by when making investment decisions in the portfolio. We offer the same suite of services to all clients. However implementation of any particular service is dependent on the IPS and the client's needs. It is also essential you notify us as material information changes so we may update your IPS and continue serving you best. Whether you wish to invest for retirement or a child's education below are just some of the ways JFJ help you build a

better tomorrow.

Advisory Services

JFJ works to understand the client's investment objectives (retirement, college saving, etc.), time horizon, risk temperament and any other restrictions the client wishes to place on their portfolio. While providing our investment advisory services we have discretion over which assets to buy or sell in the client's account. We use the information received from clients to make decisions on which securities to buy or sell.

Tax Planning

Part of your wealth strategy will include advice to minimize current and future income taxes as a part of your overall financial planning picture. For example, recommendations may be offered as to which type of account(s) or specific investments should be owned based on the tax consequences.

Debt Consultation

After a comprehensive review of your loans and current financial situation we will be able to discuss strategies for debt repayment, consolidation strategies, and other financing options available to you. In addition, we may provide recommendations on where to save money to facilitate debt repayment.

Education Planning

Advice involving college funding may include projecting the amount that will be needed to achieve education funding goals, along with strategies and the benefits of various college savings vehicles that are available. We are also available to review your financial picture as it impacts your eligibility for financial aid or the best way to contribute to family members.

Retirement Planning

Our retirement planning service includes projections of your likelihood of achieving your financial goals, with financial independence usually the primary objective. For situations where projections show less than the desired results, a recommendation may include showing you the impact on those projections by making changes to the current plan.

All of the above is included in with your JFJ service. While acting in good faith JFJ can never guarantee the return of any investment or the success of any investment plan.

Retirement Plan Consulting

JFJ provides plan consulting services for 401(k), profit-sharing, and defined benefit pension plans to employer plan sponsors on an ongoing basis. Generally, this service consists of assisting employer plan sponsors in establishing, main-

taining and reviewing their company's participant-directed retirement plan. JFJ provides the following services as needed;

- Establishing an Investment Policy Statement - JFJ will assist in the development of the plan's IPS;
- Asset Allocation and Portfolio Construction - We can develop asset allocation models to aid Participants in developing strategies to meet their investment objectives, time horizon, and risk tolerance;
- Participant Education - We will make ourselves available to educating the Participants on their investment options. We will accomplish this through either group seminars or individual meetings as required.

All retirement plan consulting services shall be in compliance with the applicable state laws regulating retirement consulting services. This applies to client accounts that are retirement or other employee benefit plans ("Plan") governed by the Employee Retirement Income Security Act of 1974, as amended ("ERISA"). If the client accounts are part of a Plan, and our firm accepts appointments to provide services to such accounts, our firm acknowledges its fiduciary standard within the meaning of Section 3(21) or 3(38) of ERISA as designated by the Retirement Plan Consulting Agreement with respect to the provision of services described therein.

In providing services for retirement plan consulting, our firm does not provide any advisory services with respect to the following types of assets: employer securities, real estate (excluding real estate funds and publicly traded REITS), non-publicly traded securities or assets, or other illiquid investments.

4.3 Client Assets

As of February 23, 2024 JFJ has \$6,470 in assets under management on a discretionary basis and \$0 in assets under management on a non-discretionary basis.

5 Fees and Compensation

5.1 Fee Description

Please note, unless a client has received the disclosure brochure at least 48 hours prior to signing the client agreement, the client agreement may be terminated by the client within five (5) business days of signing the client agreement without incurring any advisory fees. JFJ's fee for advisory services is based on Assets Under Management ("AUM") in your investment accounts managed by us.

Personalized Financial Services Fees

The fees are either billed or deducted from your account quarterly in arrears. We use an average daily account balance for the quarter to calculate the AUM. The fees shown below are calculated as a blended rate (i.e. 1% on the first \$500,000 and 0.75% on the next \$500,000 etc.) Below is the schedule of fees per annum.

≤ \$500,000	1.00% AUM
\$500,000.01 to \$1,000,000	0.75% AUM
\$1,000,000.01 to \$2,000,000	0.50% AUM
> \$2,000,000	0.20% AUM

Retirement Plan Consulting Fees

The fee paid to JFJ Advisory Services by Plan Participants is based on AUM. The rate per annum will be outlined in each Plan Sponsor Agreement. However the fee will be fifty (50) basis points or less per annum. JFJ Advisory Services uses Guideline to provide 401(k) services to Sponsors. Guideline charges both a AUM fee to Participants, which can vary depending on the plan, and charge a fee to the Sponsor. There are different tiers of service that Guideline can provide and the fees will vary depending on what service options are selected.

5.2 Discounting of Fees

The services and their specific fees will be outlined in each client agreement. Our published fees may be discounted with a decision made by JFJ.

5.3 Additional Fees

Any brokerage fees(i.e. fees on option contracts) or ETF/mutual fund expenses will be charged to the client. Please see Item 12 for more information on brokerage.

5.4 External Compensation

JFJ does not receive a commission or markup on securities transactions. JFJ also does not receive commission on securities recommended to clients.

6 Performance-Based Fees and Side-by-Side Management

JFJ fees will not be based on a share of capital gains also known as performance fees. We do not manage accounts with performance fees along side our asset based fee accounts

7 Types of Clients

We provide our services to individuals and families of all levels of experiences and knowledge. We do not require minimum income levels or account size. We also provide service to Retirement Plan Sponsors. We retain the right to waive certain fees based on individual circumstances, special arrangements or preexisting relationships. JFJ reserves the right to decline services to any prospect for any nondiscriminatory reason.

8 Methods of Analysis, Investment Strategies and Risk of Loss

8.1 Methods of Analysis and Investment Strategies

Our advisors meet with clients individually to develop goals, assess risk tolerance based on financial and non financial factors and re-adjust investment strategies if necessary.

JFJ's position is that meaningful wealth is created with long term buy and hold strategies but diligent tactical deployments of capital can be used to hedge or even capitalize shorter term trends.

We strive to achieve each client's investment objective, through a selection of securities of the client's choice including, stocks, bonds, ETFs, mutual funds, options and digital assets. Option strategies include covered calls and cash-secured puts.

8.2 Risks of Investing

All investing involves risk. This includes the risk of loss of capital. Below are several types of risk present in stocks, bonds, mutual funds and ETFs. There is also a discussion about the risks of investing in stocks, bonds, mutual funds and ETFs. Options and digital assets carry risks more unique to them and are defined below as well.

Investment Strategy Risk

While JFJ believes its strategies are designed to produce the desired results for clients there are no guarantees any investment objective will be met.

Market Risk

When the stock market or industry as a whole declines this can bring down stocks in those markets indiscriminately.

Business Risk

When investing in stocks there is always a risk of specific companies underperforming or losing value. This is also known as unsystematic risk and can be reduced through diversification of a portfolio.

Credit Risk

In debt securities this is the risk that the borrower is unable to make payment of either principal or interest. Lower rated securities carry higher credit risk, but all debt securities carry some degree of credit risk.

Financial Risk

This is the risk of bankruptcy or declining market value of a company due to changing financial conditions and the inability to meet debt obligations.

Inflation Risk

With any type of inflation a dollar next year might not have the same purchasing power as a dollar today.

Interest Rate Risk

In general the value of debt securities fluctuate with changing interest rates.

Liquidity Risk

Liquidity Risk is the risk that you will be unable to buy or sell a particular security at a given time due to lack of supply or demand.

All the above risks must always be considered when investing in any security. Below is a discussion of the prominent risks involved with stocks, bonds, mutual funds and ETFs.

Stock Risks

Stocks represent ownership in individual companies and as such are most susceptible to business and financial risk.

Bond Risks

Bonds represent debt owed. These are often loans, to either government organizations or businesses, that must be repaid with interest. Debt securities are most susceptible to Credit and Interest Rate risks.

Mutual Funds and ETFs Risks

Mutual Funds and ETFs are usually shares of a diversified portfolio, focusing on either an entire index or a specific industry. However well diversified these portfolios are they are still subject to market risk, as all securities are. A broad decline in indices or sectors can bring these funds down as well.

Options Risks

Options carry special risks that can change depending on the strategy and must be considered carefully. The covered call strategy involves writing a call option on securities owned. The benefit is collecting a premium on the option sold and can be used to hedge against market downturns and even profit in a sideways market. The risk is limited upside potential. If the underlying stock experiences a large move to the upside, profit on the stock will be limited to the strike price of the call option. The cash secured put involves writing a put while setting aside the cash required to buy the underlying assets should the contract be assigned. The risk here is very similar to buying stock that if the stock experiences a sharp decline you are required to purchase the stock at the strike price, which may be above the current market price.

Digital Asset Risks

Digital assets carry unique risks that differ from traditional currencies. Digital assets are most importantly not back by a central bank or national organization. The value of a digital asset is determined entirely by supply & demand and value market participants place on it. This may cause the value of the asset to fluctuate largely.

9 Disciplinary History

No member or employee of JFJ has been involved in a material criminal or civil action in any jurisdiction or self-regulatory organization proceeding the would reflect poorly on our offering of advisory services.

10 Other Financial Industry Activities and Affiliations

Firm policies require associated persons to act in a manner that avoids conflicts of interest between the firm and its clients. We will provide disclosures throughout the term of an engagement regarding any conflicts of interest.

Our firm has no relationship with any of the following types of entities.

- accounting firms
- bank or credit unions
- insurance companies
- lawyers
- pension consultants
- real estate brokers
- Limited Partnership sponsors
- trust companies
- issuer of securities

From time to time, upon your request, we may provide a referral to various professionals. While these referrals are made with our best information we do not guarantee the quality of service provided. We do not have any compensation arrangements with any of these professionals. Any fees they may charge are separate from our fees.

11 Code of Ethics, Participation or Interest in Client Transactions and Personal Trading

JFJ holds itself to the fiduciary standard, which means we and our associates will act in good faith, in a manner believed to be in the best interest of our clients. Our firm believes our methodologies and rules are designed to minimize conflicts of interest and manage those conflicts that remain.

Our firm always discloses all material conflict of interest relating to the firm or any of its employees.

11.1 Code of Ethics Description

We have adopted a Code of Ethics that establishes policies for ethical conduct for our personnel. Our firm accepts the obligation not only to comply with the laws and regulations but also to act in an ethical responsible manner in all services and activities. Firm policies include prohibitions against insider trading, circulation of industry rumors, and certain political contributions, among others. Our firm periodically reviews and amends its Code of Ethics to ensure that it remains current, and requires firm personnel to annually attest to their understanding of and adherence to the firm's Code of Ethics. A copy of the firm's Code of Ethics is made available to any client or prospective client upon request.

11.2 Statement Involving our Privacy Policy

We respect the privacy of all clients and prospective clients (collectively termed "clients"), both past and present. It is recognized that you have entrusted JFJ with non-public personal information and it is important that both access persons and customers are aware of firm policy concerning what may be done with that information. JFJ collects information from the following sources

- Written information provided by the client
- Verbal information provided by the client
- Transaction information provided by a qualified custodian

The firm does not disclose personal information except in the following circumstances

- As required by law
- When clients have specifically authorized us to do so
- During a firm assessment (i.e. an audit)

All of JFJ's access persons understand they are handling confidential information and are instructed not to discuss client information with any party except as previously listed. To ensure safeguarding client information the firm maintains physical and electronic procedures to protect the privacy of clients. JFJ will provide you with a copy of our privacy policy at any time as requested or required by law.

11.3 Investment Recommendations Involving a Material Financial Interest

JFJ nor any associate is authorized to recommend securities to a client involving any security in which the firm or related person has a material financial interest, such as a board member, underwriter or advisor to an issuer.

Any associate of JFJ is prohibited from lending to or borrowing from any client unless that client is a financial institution in the business of lending money or a member of the associate's immediate family. Immediate family is defined as parents, grandparents, mother-in-law or father-in-law, husband or wife, brother or sister, brother-in-law or sister-in-law, son-in law or daughter-in-law, children, grandchildren, cousin, aunt or uncle, or niece or nephew, and any other person whom the registered person supports, directly or indirectly, to a material extent..

11.4 Personnel Purchases of Same Securities Recommended to Clients

The firm's related persons may buy or sell securities that are the same, similar or different to those recommended to clients for their accounts. No associated person will trade the same security for a client within three trading days prior.

12 Brokerage Practices

12.1 Factors Used to Select Broker/Dealers

JFJ does not maintain custody of your assets. Your account must be maintained by a qualified custodian, usually a Broker/Dealer, that is reviewed for its capabilities to serve in that capacity by their industry regulatory authority. JFJ selects brokers based on a number of criteria.

- Integrity of broker
- Speed of execution on competing markets
- Broker's ability to achieve the best net result on transaction
- Any soft-dollar benefits
- Client Directed Restrictions

Neither our firm nor any associate is a qualified custodian. We don't receive referral compensation from our qualified custodian.

Personalized Financial Services

For our individual and joint accounts we do use Interactive Brokers LLC and as a result they do provide brokerage services and discounts ("Soft Dollars") to JFJ. These soft dollars may only be used for servicing clients and must be held separately from JFJ's assets. The use of these soft dollars are limited to the provisions under Section 28(e) of the Securities Exchange Act of 1934 ("Safe Harbor" provisions). This soft dollar arrangement means JFJ may have an incentive to continue using Interactive Brokers LLC

Retirement Plan Consulting

Guideline requires clients to use Benefit Trust Company as their custodian. Please see Guideline's Form ADV for more information regarding their brokerage practices.

12.2 Directed Brokerage

We do not engage in directed brokerage. Directed Brokerage is permitting clients to decide which broker to send orders through. Directing brokerage means we may be unable to achieve most favorable execution of client transactions and clients may be charged more money.

Aggregate Orders

JFJ may aggregate orders to improve execution if a security would be appropriate for multiple clients.

13 Review of Accounts

13.1 Periodic Review of Accounts

Regular financial checkups are recommended. We suggest a review of your financial condition and goals should occur no less frequently than yearly. They will be conducted by your assigned investment advisor representative.

13.2 Non-Periodic Reviews

Whenever you anticipate a change in your financial needs and goals you may always schedule a meeting with your assigned investment advisor representative.

13.3 Client Reports

Personalized Financial Services

Account statements will be sent by Interactive Brokers LLC no less frequently than quarterly. You should carefully read and review these account statements

Retirement Plan Consulting

Guideline will make your quarterly and annual statements available through the client portal. You should carefully read and review these account statements.

14 Client Referrals

JFJ does not receive economic compensation from any party that is not a client for investment advice.

JFJ does not directly nor indirectly compensate any party for referring clients to our firm.

15 Custody

All client assets are held at a qualified custodian. As mentioned previously the custodian will provide account statements no less frequently than quarterly. JFJ recommends that clients carefully review their account statements. Advisory fees may be automatically deducted from client accounts.

16 Discretion

Personalized Financial Services clients provide JFJ with investment discretion on their behalf, pursuant to a grant of limited power of attorney contained in JFJ's client agreement. By granting JFJ discretion, a client authorizes JFJ to direct securities transactions and determine which securities are bought and sold, the total amount to be bought and sold, and the costs at which the transactions will be effected.

17 Voting Proxies

You may periodically receive proxies or other similar solicitations sent directly from their custodian or transfer agent. JFJ does not vote on proxies on client's behalf.

JFJ can, if the client elects, advise on how to vote proxies. Upon receipt of proxies, clients can contact their investment advisor representative regarding questions pertaining to their proxies.

JFJ has established written procedures intended to ensure that proxies are voted in the best interest of the client.

18 Financial Information

Registered Investment Advisers are required in this Item to provide you with certain financial information or disclosures about our financial condition. We have no financial commitment that impairs our ability to meet contractual and fiduciary commitments to clients, and we have not been the subject of a bankruptcy proceeding nor do we collect a substantial prepayment of fees.

19 Requirements for State Registered Advisors

19.1 Management Persons

Jonathan William Ford Jr.

Business Experience

JFJ Advisory Services LLC: 04/2022-Present, President

Professional Designations, Licenses and Exams

Series 65 - Uniform Investment Adviser Law Exam (this is not a designation or license).

Other Business Activities

Jonathan Ford does not participate in other business activities.

19.2 Performance Fees

JFJ does not charge any performance based fees

19.3 Material Disciplinary Disclosures

No management person at JFJ has been found liable in a civil, self-regulatory or administrative proceeding.