

## CLIENT RELATIONSHIP SUMMARY

---

JMS Capital Group Wealth Services LLC ("JMS") ([www.jmscapitalgroup.com](http://www.jmscapitalgroup.com)) is registered with the U.S. Securities and Exchange Commission ("SEC") ([www.sec.gov](http://www.sec.gov)) as an Investment Adviser and, as such, we provide advisory services rather than brokerage services. Brokerage and investment advisory services and fees differ, and it is important for you, our client, to understand the differences. Additionally, free and simple tools are available to research firms and financial professionals at <https://www.investor.gov/CRS>, which also provides educational materials about broker-dealers, investment advisers, and investing. This document is a summary of the services and fees we offer to "retail" investors, which are natural persons who seek or receive services primarily for personal, family, or household purposes.

### WHAT INVESTMENT SERVICES AND ADVICE CAN YOU PROVIDE ME?

---

JMS offers investment advisory services to retail investors. These services include advice primarily about equity securities, and investment company securities. Our firm offers advisory services such as portfolio management and financial planning. Our portfolio management services include ongoing monitoring of your investment portfolio when you have an Investment Management Agreement. Our financial planning services include a comprehensive evaluation of a client's current and future financial state by using currently known variables to predict future cash flows, asset values and withdrawal plans. JMS will manage your account with discretionary authority. This means that we will be authorized by you to make investment recommendations for your account and will buy and sell the securities we have recommended to you with your funds for your account. JMS does not limit advice to a limited menu of investments. We do not require a minimum amount of assets to open and maintain an advisory account.

For more detailed information about our services, fees, and other disclosures, refer to our Form ADV 2A brochure (<https://adviserinfo.sec.gov/firm/summary/281325>).

### KEY 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?

### WHAT FEES WILL I PAY?

---

**Description of Principal Fees and Costs:** JMS is compensated for portfolio management services based on an asset-based fee calculated as a percentage of the market value of the assets. Clients are billed in advance on a quarterly basis, and fees are pro-rated. Upon termination of any account, any prepaid, unearned fees will be promptly refunded. Clients will be charged at the rate set forth in their investment management agreement. Assets Under Management (AUM) fees range from .65% to 1.25% annually. Fees are negotiable. When you are charged an asset-based fee, the more assets there are in your account, the more you will pay in fees, and JMS therefore has an incentive to encourage you to increase the assets in your account.

Additionally, JMS charges a fixed fee for financial planning services. Clients are charged a fixed fee typically ranging between \$500 and \$5,000. The services and fees are specified in an agreement between you and JMS. JMS negotiates terms of financial planning agreements with clients on a case-by-case basis. Fees are determined based on the nature of the services being provided and the complexity of each client's circumstances.

**Description of Other Fees and Costs:** All fees paid to JMS are separate and distinct from the fees and expenses that may be charged by other product-level advisors (mutual funds and/or ETFs), custodians, banks and brokers. Other fees charged to you that are related to your account are fees to the custodian and broker, fees related to mutual funds, and transactional fees.

**Additional Information:** 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. The fees for investment advisory services are described in further detail in our firm's ADV, in particular, Part 2A brochure, Items 5.A., B., C., and D (<https://adviserinfo.sec.gov/firm/summary/281325>).

## CLIENT RELATIONSHIP SUMMARY

---

### KEY 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 must act in your best interest and not put our interest ahead of yours. At the same time, the way we make money creates 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.

Some JMS employees providing investment advice on behalf of our firm are licensed as independent insurance agents. These people will earn commission-based compensation for selling insurance products. Insurance commissions are separate and in addition to our advisory fees. This practice presents a conflict of interest because they have an incentive to recommend insurance products to you for the purpose of generating commissions rather than solely based on your needs. When you are charged an asset-based fee, the more assets there are in your account, the more you will pay in fees. Therefore, it will benefit JMS to recommend that clients increase the assets in their account, refer clients to our firm, and make IRA rollovers from 401(k) plans to accounts managed by JMS.

### KEY QUESTIONS TO ASK YOUR FINANCIAL PROFESSIONAL

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

For more detailed information regarding conflicts of interest, please see our Form ADV, Part 2A brochure (<https://adviserinfo.sec.gov/firm/summary/281325>).

### HOW DO YOUR FINANCIAL PROFESSIONALS MAKE MONEY?

---

Our financial professionals are paid a salary and other non-cash compensation in the form of an employee benefits package. Our financial professionals earn, at the discretion of Management, compensation based on the overall financial results of the firm. Factors which affect how much our financial professionals are paid include the revenue received by the firm for financial advisory services conducted by all financial professionals.

### DO YOU OR YOUR FINANCIAL PROFESSIONALS HAVE LEGAL OR DISCIPLINARY HISTORY?

---

No, our firm and our financial professionals currently do not have any legal or disciplinary history to disclose. Please see <https://www.investor.gov/CRS> for a free search tool to research JMS and our Financial Professionals.

### KEY QUESTIONS TO ASK YOUR FINANCIAL PROFESSIONAL

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

### ADDITIONAL INFORMATION

---

You may also find additional information about JMS and your Financial Professional on the SEC's Investment Adviser Public Disclosure website (<https://adviserinfo.sec.gov/firm/summary/281325>). Please call us at (412) 415-1177 for up-to-date information about our services or to request a copy of our relationship summary.

### KEY QUESTIONS TO ASK YOUR FINANCIAL PROFESSIONAL

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