



Roger L. Wilson, , EA
Registered Investment Adviser

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This brochure supplement provides information about Roger L. Wilson that supplements the WJ Wealth Management disclosure brochure. You should have received a copy of that brochure that describes the investment advisory services offered through WJ Wealth Management, a Registered Investment Adviser Firm. Please contact WJ Wealth Management at (602) 942-1321 or jeffry.r.jones@lpl.com if you did not receive the brochure or if you have any questions about the contents of the supplement.

Additional information about Roger L. Wilson is also available on the SEC's website at www.adviserinfo.sec.gov.

Educational Background and Business Experience

This section of the brochure supplement includes the supervised person's name, age (or year of birth), formal education after high school, and business background (including and identification of the specific positions held) for the preceding five years.

Roger L. Wilson

Year of Birth: 1949

Education

The following information details your Financial Advisor's formal education. If a degree was attained, the type of degree will be listed next to the name of the institution. If a degree is not listed, the Financial Advisor attended the institution but did not attain a degree.

Arizona State University; Bachelor of Science: 09/01/1975 – 05/30/1978

University of Iowa; Bachelor of Science: 09/01/1968 – 09/01/1971

Business Experience

The following information details your Financial Advisor's business experience for at least the past 5 years.

12/2013 - Present

WJ Wealth Management, LLC; Investment Advisor Representative

09/2008 – Present

Tax Planning Service, LLC; Principal

01/2007 – Present

WJW Partnership; Partner

06/2007 – Present

Wilson Real Estate Investments, LLC; Member

06/2004 – Present

LPL Financial, LLC; Registered Representative

Professional Designations

Certified Financial Planner® -  - College for Financial Planning 11/1989

Designation: Certified Financial Planner (CFP®). Issuing Organization: Certified Financial Planner Board of Standards, Inc. (CFPBS) Prerequisites/Experience Required: Must have a bachelor's degree (or higher) from an accredited college or university, and three years of full-time personal financial planning experience. Educational Requirements: Must complete a CFP® board registered program or hold another designation authorized by the CFPBS. Continuing Education: 30 hours every two years.

Disciplinary Information

This section includes any legal or disciplinary events and material to a client's or prospective client's evaluation of the supervised person.

Your financial advisor has no legal or disciplinary events required to be disclosed in response to this item. There may be items that are contained on brokercheck.finra.org or www.adviserinfo.sec.gov that you may wish to review and consider in your evaluation of your advisor's background.

Other Business Activities

This section includes any relationship between the advisory business and the supervised person's other financial industry activities that creates a material conflict of interest with clients and describes the nature of the conflict and generally how it is addressed. If the supervised person is actively engaged in any investment-related business or occupation, including if the supervised person is registered, or has an application pending to register, as a broker-dealer, registered representative of a broker-dealer, futures commission merchant ("FCM"), commodity pool operator ("CPO"), commodity trading advisor ("CTA"), or an associated person of an FCM, CPO, or CTA, the business relationship, if any, between the advisory business and the other business is disclosed below.

I am also a registered representative with LPL Financial, a registered broker/dealer and a member of FINRA. In such capacity, I may sell securities through LPL Financial and receive normal and customary commissions as a result of such purchases and sales. Clients are under no obligation to purchase or sell securities through me on a commissionable basis. In addition, I may receive other compensation such as mutual fund or money market 12b-1 fees and variable annuity trails. The potential for receipt of commission and other compensation gives me an incentive to recommend investment products based on the compensation received, rather than the client's needs. To address this, disclosure is made to clients at the time a brokerage account is opened through LPL Financial, identifying the nature of the transaction or relationship, the role to be played by LPL financial and me, and any compensation (e.g., commissions, 12b-1 fees) to be paid by the client and/or received by the registered representative.

I am also an insurance agent. In such capacity, I may offer fixed and variable life insurance products and receive normal and customary commissions as a result of any purchases made by clients. The client is under no obligation to purchase fixed or variable life trails. The potential for receipt of commissions and other compensations give me an incentive to recommend insurance products based on the compensation received, rather than on the client's needs. To address this, disclosures are made to the client at the time of purchase, identifying the nature of the transaction or relationship, the role to be played by me, and any compensation (e.g., commissions, trails) to be paid by the client and/or received by the insurance agent.

I am also an Enrolled Agent by the Internal Revenue Service (IRS).

In addition to the activities described above, I am also engaged in the following:

- *WJW Partnership* – Real estate investment in raw land; I am a partner in a real estate partnership which invests in raw land. No time spent.
- *Wilson Real Estate Investments* – Real estate rental; formed an LLC for the purpose of owning an office complex with two suites, one for my use as an LPL advisor and one for rental. The only two members of the LLC are my wife, Sharon and I. 1% of time spent; Glendale, Arizona
- *Tax Planning Service* – An LLC for my tax practice. LPL my broker-dealer and my tax planning/preparation services are separate and distinct. 25% of time spent; Glendale, Arizona
- *Payroll Service* – Part of existing tax service – as an enrolled agent (EA) and adjunct to our tax & accounting practice, we perform payroll services for some of our business clients. We maintain no control of funds nor access to any bank information. 1% of time spent; Glendale, Arizona

Additional Compensation

This section includes details regarding if someone who is not a client provides an economic benefit to the supervised person for providing advisory services. For purposes of this item, economic benefits include sales awards and other prizes, but not the supervised person's regular salary, if any.

I may receive economic benefits from persons other than clients in connection with advisory services.

I provide services in an Asset Management account and may recommend mutual funds. Only no-load and load-waived mutual funds are available to be purchased in such asset management accounts. However, some of these mutual funds may pay distribution or service fees (e.g., 12b-1 fees). For retirement accounts, such fees received are credited to your account. In non-retirement accounts, a portion of these fees may be shared with me. The receipt of 12b-1 fees may present a conflict of interest because it may be an incentive to recommend mutual funds for non-retirement accounts based on the compensation received, rather than on a client's needs. However, when I provide investment advisory services, I am a fiduciary under the Investment Advisers Act and I have a duty to act in your best interest and to make full and fair disclosure to you of all material facts and conflicts of interest.

I may receive compensation from product sponsors. Compensation may include such items as gifts valued at less than \$100 annually, an occasional dinner or ticket to a sporting event, or reimbursement in connection with education or training events or marketing or advertising initiatives. Such compensation may not be tied to the sale of any products.

I receive compensation as a result of your participation in LPL advisory programs. LPL shares a portion of the account fee you pay with me, which may be more than what I would receive at another investment advisor firm. This compensation may also include other types of compensation, such as bonuses, awards or other things of value offered by LPL. LPL may pay me in different ways, such as payments based on production, awards of stock options to purchase shares of LPL's parent company, LPL Financial Holdings Inc., reimbursement of fees that I may pay to LPL for items such as administrative services, and other things of value such as free or reduced-cost marketing materials, payments in connections with the transition of association from another broker/dealer or investment advisor firm to LPL, advances of advisory fees, or attendance at LPL's national conference or top producer forms and events.

LPL may pay me this compensation based on my overall business production and/or on the amount of assets serviced in LPL advisory programs. Therefore, the amount of this compensation may be more than what I would receive if a client participated in other LPL programs, programs of other investment advisor firms or paid separately for investment advice, brokerage and other client services. Therefore, I may have a financial incentive to recommend an advisory program over other programs and services. However, I may only recommend a program or service that I believe is suitable for you.

Supervision

This section explains how the firm supervises the supervised persons, including how the advice the supervised person provided to clients is monitored.

WJ Wealth Management maintains a supervisory structure and system reasonably designed to prevent violations. My securities-related activities are supervised by an individual registered as a principal in accordance with FINRA regulations. In addition, compliance staff uses tools that monitor the advisory services provided by your financial advisor, for example, with respect to asset allocation, concentration, and account activity. Jeffrey R. Jones, Chief Compliance Officer – Advisory, is responsible for administering the WJ Wealth Management policies and procedures for investment advisory activities and for regularly evaluating their effectiveness. Mr. Jones may be reached at (602) 300-1750.

Requirements for State-Registered Advisers

In addition to the events listed in Item 3 of Part 2B, if the supervised person has been involved in one of the events listed below, disclose all material facts regarding the event.

1. An award or otherwise being found liable in an arbitration claim alleging damages in excess of \$2,500, involving any of the following:
 - (a) An investment or an investment-related business or activity;
 - (b) Fraud, false statement(s), or omissions;
 - (c) Theft, embezzlement, or other wrongful taking of property;
 - (d) Bribery, forgery, counterfeiting, or extortion; or
 - (e) Dishonest, unfair, or unethical practices.
2. An award or otherwise being found liable in a civil, self-regulatory organization, or administrative proceeding involving any of the following:
 - (a) An investment or an investment-related business or activity;
 - (b) Fraud, false statement(s), or omissions;
 - (c) Theft, embezzlement, or other wrongful taking of property;
 - (d) Bribery, forgery, counterfeiting, or extortion; or
 - (e) Dishonest, unfair, or unethical practices

Roger L. Wilson has not been involved in any of the above listed events.

If the supervised person has been the subject of a bankruptcy petition, disclose that fact, the date the petition was first brought, and the current status.

Roger L. Wilson has not and is not the subject of a bankruptcy petition.