

MARS JEWETT FINANCIAL GROUP, INC.

a Registered Investment Adviser

11235 SE 6th Street, Suite 110
Bellevue, WA 98004

(425) 289-5000

www.marsjewett.com

This brochure provides information about the qualifications and business practices of Mars Jewett Financial Group, Inc. (hereinafter “MJFG” or the “Firm”). If you have any questions about the contents of this brochure, please contact the Firm at the telephone number listed above. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission (SEC) or by any state securities authority. Additional information about the Firm is available on the SEC’s website at www.adviserinfo.sec.gov. The Firm is a registered investment adviser. Registration does not imply any level of skill or training.

Item 2. Material Changes

In this Item, MJFG is required to discuss any material changes that have been made to the brochure since the last annual amendment. There are no such material changes to disclose.

Item 3. Table of Contents

Item 2. Material Changes 2

Item 3. Table of Contents 3

Item 4. Advisory Business 4

Item 5. Fees and Compensation 5

Item 6. Performance-Based Fees and Side-by-Side Management 8

Item 7. Types of Clients 8

Item 8. Methods of Analysis, Investment Strategies and Risk of Loss 8

Item 9. Disciplinary Information 10

Item 10. Other Financial Industry Activities and Affiliations 10

Item 11. Code of Ethics 11

Item 12. Brokerage Practices 12

Item 13. Review of Accounts 15

Item 14. Client Referrals and Other Compensation 15

Item 15. Custody 16

Item 16. Investment Discretion 16

Item 17. Voting Client Securities 16

Item 18. Financial Information 17

Item 4. Advisory Business

MJFG offers a variety of advisory services, which include financial planning, consulting, and investment management services. Prior to MJFG rendering any of the foregoing advisory services, clients are required to enter into one or more written agreements with MJFG setting forth the relevant terms and conditions of the advisory relationship (the “Advisory Agreement”).

MJFG filed for registration as an investment adviser in June 2018 and is owned by Glenn Mars, Scott Jewett and Brian Mars. As of January 30, 2019, MJFG had \$336,718,029 in assets under management, \$336,386,779 of which was managed on a discretionary basis and \$331,250 of which was managed on a non-discretionary basis.

While this brochure generally describes the business of MJFG, certain sections also discuss the activities of its Supervised Persons, which refer to the Firm’s officers, partners, directors (or other persons occupying a similar status or performing similar functions), employees or other persons who provide investment advice on MJFG’s behalf and are subject to the Firm’s supervision or control.

Financial Planning and Consulting Services

MJFG offers clients a broad range of financial planning and consulting services, which include any or all of the following functions:

- Business Planning
- Trust and Estate Planning
- Insurance Planning
- Retirement Planning
- Risk Management
- Charitable Giving
- Education Planning
- Portfolio Design

In performing these services, MJFG is not required to verify any information received from the client or from the client’s other professionals (e.g., attorneys, accountants, etc.) and is expressly authorized to rely on such information. MJFG recommends certain clients engage the Firm for additional related services, its Supervised Persons in their individual capacities as insurance agents or registered representatives of a broker-dealer and/or other professionals to implement its recommendations. Clients are advised that a conflict of interest exists for the Firm to recommend that clients engage MJFG or its affiliates to provide (or continue to provide) additional services for compensation, including investment management services. Clients retain absolute discretion over all decisions regarding implementation and are under no obligation to act upon any of the recommendations made by MJFG under a financial planning or consulting engagement. Clients are advised that it remains their responsibility to promptly notify the Firm of any change in their financial situation or investment objectives for the purpose of reviewing, evaluating or revising MJFG’s recommendations and/or services.

Investment Management Services

MJFG manages client investment portfolios on a discretionary or non-discretionary basis. MJFG primarily allocates client assets among various mutual funds and exchange-traded funds (“ETFs”) in accordance with their stated investment objectives.

Where appropriate, the Firm also provides advice about any type of legacy position or other investment held in client portfolios. Clients can engage MJFG to manage and/or advise on certain investment products that are not maintained at their primary custodian, such as variable life insurance and annuity contracts and assets held in employer sponsored retirement plans and qualified tuition plans (i.e., 529 plans). In these situations, MJFG directs or recommends the allocation of client assets among the various investment options available with the product. These assets are generally maintained at the underwriting insurance company or the custodian designated by the product’s provider.

MJFG tailors its advisory services to meet the needs of its individual clients and seeks to ensure, on a continuous basis, that client portfolios are managed in a manner consistent with those needs and objectives. MJFG consults with clients on an initial and ongoing basis to assess their specific risk tolerance, time horizon, liquidity constraints and other related factors relevant to the management of their portfolios. Clients are advised to promptly notify MJFG if there are changes in their financial situation or if they wish to place any limitations on the management of their portfolios. Clients can impose reasonable restrictions or mandates on the management of their accounts if MJFG determines, in its sole discretion, the conditions would not materially impact the performance of a management strategy or prove overly burdensome to the Firm’s management efforts.

Item 5. Fees and Compensation

MJFG offers services on a fee basis, which includes fixed fees, as well as fees based upon assets under management.

Financial Planning and Consulting Fees

MJFG charges a fixed fee for providing financial planning and consulting services under a stand-alone engagement. These fees are negotiable, but range from \$1,500 to \$5,000, depending upon the scope and complexity of the services and the professional rendering the financial planning and/or the consulting services. If the client engages the Firm for additional investment advisory services, MJFG may offset all or a portion of its fees for those services based upon the amount paid for the financial planning and/or consulting services.

The terms and conditions of the financial planning and/or consulting engagement are set forth in the Advisory Agreement and MJFG charges its fees upon completion of the agreed upon services. The Firm does not, however, take receipt of \$1,200 or more in prepaid fees in excess of six months in advance of services rendered.

Investment Management Fees

MJFG offers investment management services for an annual fee based on the amount of assets under the Firm's management. This management fee varies in accordance with the following blended fee schedule:

<u>PORTFOLIO VALUE</u>	<u>BASE FEE</u>
First \$1,000,000	1.00%
Above \$1,000,000	0.55%

The annual fee is prorated and charged quarterly, in advance, based upon the market value of the assets being managed by MJFG on the last day of the previous billing period as valued by the custodian of the assets.

If assets are deposited into or withdrawn from an account after the inception of a billing period, the fee payable with respect to such assets is adjusted to reflect the interim change in portfolio value. For the initial period of an engagement, the fee is calculated on a *pro rata* basis. In the event the advisory agreement is terminated, the fee for the final billing period is prorated through the effective date of the termination and the outstanding or unearned portion of the fee is charged or refunded to the client, as appropriate.

Additionally, for asset management services the Firm provides with respect to certain client holdings (e.g., held-away assets, accommodation accounts, alternative investments, etc.), MJFG may negotiate a fee rate that differs from the range set forth above.

Fee Discretion

MJFG may, in its sole discretion, negotiate to charge a lesser fee based upon certain criteria, such as anticipated future earning capacity, anticipated future additional assets, dollar amount of assets to be managed, related accounts, account composition, pre-existing/legacy client relationship, account retention and pro bono activities.

Additional Fees and Expenses

In addition to the advisory fees paid to MJFG, clients also incur certain charges imposed by other third parties, such as broker-dealers, custodians, trust companies, banks and other financial institutions

(collectively “Financial Institutions”). These additional charges include securities brokerage commissions, transaction fees, custodial fees, margin costs, charges imposed directly by a mutual fund or ETF in a client’s account, as disclosed in the fund’s prospectus (*e.g.*, fund management fees and other fund expenses), deferred sales charges, odd-lot differentials, transfer taxes, wire transfer and electronic fund fees, and other fees and taxes on brokerage accounts and securities transactions. The Firm’s brokerage practices are described at length in Item 12, below.

Direct Fee Debit

Clients provide MJFG with the authority to directly debit their accounts for payment of the investment advisory fees. The Financial Institutions that act as the qualified custodian for client accounts, from which the Firm retains the authority to directly deduct fees, have agreed to send statements to clients not less than quarterly detailing all account transactions, including any amounts paid to MJFG. Alternatively, clients may elect to have MJFG send a separate invoice for direct payment.

Account Additions and Withdrawals

Clients can make additions to and withdrawals from their account at any time, subject to MJFG’s right to terminate an account. Additions can be in cash or securities provided that the Firm reserves the right to liquidate any transferred securities or declines to accept particular securities into a client’s account. Clients can withdraw account assets on notice to MJFG, subject to the usual and customary securities settlement procedures. However, the Firm designs its portfolios as long-term investments and the withdrawal of assets may impair the achievement of a client’s investment objectives. MJFG may consult with its clients about the options and implications of transferring securities. Clients are advised that when transferred securities are liquidated, they may be subject to transaction fees, short-term redemption fees, fees assessed at the mutual fund level (*e.g.*, contingent deferred sales charges) and/or tax ramifications.

Commissions and Sales Charges for Recommendations of Securities

Clients can engage certain persons associated with MJFG (but not the Firm directly) to render securities brokerage services under a separate commission-based arrangement. This is mostly limited to holding investments that were recommended in the past by the Firm’s Supervised Persons. Clients are under no obligation to engage such persons and may choose brokers or agents not affiliated with MJFG.

Under this arrangement, the Firm’s Supervised Persons, in their individual capacities as registered representatives of Mutual Securities, Inc. (“Mutual Securities”), may provide securities brokerage services and implement securities transactions under a separate commission based arrangement. Supervised Persons are entitled to a portion of the brokerage commissions paid to Mutual Securities, Inc., as well as a share of any ongoing distribution or service (trail) fees from the sale of mutual funds. MJFG may also recommend

no-load or load-waived funds, where no sales charges are assessed. Prior to effecting any transactions, clients are required to enter into a separate account agreement with Mutual Securities, Inc..

A conflict of interest exists to the extent that a Supervised Person of MJFG recommends the purchase or sale of securities through a brokerage relationship where that Supervised Person receives commissions or other additional compensation as a result of that recommendation (the “Brokerage Relationship”). The Firm has procedures in place to ensure that any recommendations made by such Supervised Persons to engage in the Brokerage Relationship are in the best interest of that client. Because the Supervised Persons may receive compensation in connection with the sale of mutual funds in the Brokerage Relationship, a conflict of interest exists as such Supervised Persons, may have an incentive to recommend more expensive mutual fund share classes to clients where such Supervised Persons earn more compensation with respect to the sale of such mutual fund share classes. Clients should understand that the investments made in the Brokerage Relationship are not receiving advisory services from the Firm. Therefore, the Firm does not have a fiduciary duty over the Brokerage Relationship recommendations. For certain accounts covered by the Employee Retirement Income Security Act of 1974 (“ERISA”) and such others that MJFG, in its sole discretion, deems appropriate, MJFG provide its investment advisory services to certain clients on a fee-offset basis. In this scenario, MJFG offsets its fees by an amount equal to the aggregate commissions and 12b-1 fees earned by the Firm’s Supervised Persons in their individual capacities as registered representatives of BD.

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

MJFG does not provide any services for a performance-based fee (i.e., a fee based on a share of capital gains or capital appreciation of a client’s assets).

Item 7. Types of Clients

MJFG offers services to individuals.

Item 8. Methods of Analysis, Investment Strategies and Risk of Loss

Methods of Analysis and Investment Strategies

MJFG has an investment planning committee that meets monthly to review the mutual funds and ETFs used in the Firm’s model portfolios. The product selection process focuses on qualitative and quantitative

analysis. To start: expense ratios, manager tenure, turnover, and manager ownership, are key metrics MJFG measures. The Firm then applies modern portfolio statistics to further screen client investments. Risk adjusted returns and consistency measurements are particularly reviewed in this stage of MJFG's selection process. Finally, the Firm looks at historic investment results though it believes that this is the least important screening metric since past performance is not a guarantee of future results. Ultimately, MJFG is looking for time tested funds, at below average expense, with track records of competitive risk adjusted returns compared to their investment category.

Risk of Loss

The following list of risk factors does not purport to be a complete enumeration or explanation of the risks involved with respect to the Firm's investment management activities. Clients should consult with their legal, tax, and other advisors before engaging the Firm to provide investment management services on their behalf.

Market Risks

Investing involves risk, including the potential loss of principal, and all investors should be guided accordingly. The profitability of a significant portion of MJFG's recommendations and/or investment decisions may depend to a great extent upon correctly assessing the future course of price movements of stocks, bonds and other asset classes. In addition, investments may be adversely affected by financial markets and economic conditions throughout the world. There can be no assurance that MJFG will be able to predict these price movements accurately or capitalize on any such assumptions.

Volatility Risks

The prices and values of investments can be highly volatile, and are influenced by, among other things, interest rates, general economic conditions, the condition of the financial markets, the financial condition of the issuers of such assets, changing supply and demand relationships, and programs and policies of governments.

Cash Management Risks

The Firm may invest some of a client's assets temporarily in money market funds or other similar types of investments, during which time an advisory account may be prevented from achieving its investment objective.

Mutual Funds and ETFs

An investment in a mutual fund or ETF involves risk, including the loss of principal. Mutual fund and ETF shareholders are necessarily subject to the risks stemming from the individual issuers of the fund's underlying portfolio securities. Such shareholders are also liable for taxes on any fund-level capital gains,

as mutual funds and ETFs are required by law to distribute capital gains in the event they sell securities for a profit that cannot be offset by a corresponding loss.

Shares of mutual funds are generally distributed and redeemed on an ongoing basis by the fund itself or a broker acting on its behalf. The trading price at which a share is transacted is equal to a fund's stated daily per share net asset value ("NAV"), plus any shareholders fees (*e.g.*, sales loads, purchase fees, redemption fees). The per share NAV of a mutual fund is calculated at the end of each business day, although the actual NAV fluctuates with intraday changes to the market value of the fund's holdings. The trading prices of a mutual fund's shares may differ significantly from the NAV during periods of market volatility, which may, among other factors, lead to the mutual fund's shares trading at a premium or discount to actual NAV.

Shares of ETFs are listed on securities exchanges and transacted at negotiated prices in the secondary market. Generally, ETF shares trade at or near their most recent NAV, which is generally calculated at least once daily for indexed based ETFs and potentially more frequently for actively managed ETFs. However, certain inefficiencies may cause the shares to trade at a premium or discount to their pro rata NAV. There is also no guarantee that an active secondary market for such shares will develop or continue to exist. Generally, an ETF only redeems shares when aggregated as creation units (usually 20,000 shares or more). Therefore, if a liquid secondary market ceases to exist for shares of a particular ETF, a shareholder may have no way to dispose of such shares.

Item 9. Disciplinary Information

MJFG has not been involved in any legal or disciplinary events that are material to a client's evaluation of its advisory business or the integrity of its management.

Item 10. Other Financial Industry Activities and Affiliations

This item requires investment advisers to disclose certain financial industry activities and affiliations.

Registered Representatives of a Broker-Dealer

Certain of the Firm's Supervised Persons are registered representatives of Mutual Securities and provide clients with securities brokerage services under a separate commission-based arrangement. This arrangement is described at length in Item 5. These Supervised Persons may also be licensed insurance agents in order to receive compensation for variable investments.

Item 11. Code of Ethics

MJFG has adopted a code of ethics in compliance with applicable securities laws (“Code of Ethics”) that sets forth the standards of conduct expected of its Supervised Persons. MJFG’s Code of Ethics contains written policies reasonably designed to prevent certain unlawful practices such as the use of material non-public information by the Firm or any of its Supervised Persons and the trading by the same of securities ahead of clients in order to take advantage of pending orders.

The Code of Ethics also requires certain of MJFG’s personnel to report their personal securities holdings and transactions and obtain pre-approval of certain investments (*e.g.*, initial public offerings, limited offerings). However, the Firm’s Supervised Persons are permitted to buy or sell securities that it also recommends to clients if done in a fair and equitable manner that is consistent with the Firm’s policies and procedures. This Code of Ethics has been established recognizing that some securities trade in sufficiently broad markets to permit transactions by certain personnel to be completed without any appreciable impact on the markets of such securities. Therefore, under limited circumstances, exceptions may be made to the policies stated below.

When the Firm is engaging in or considering a transaction in any security on behalf of a client, no Supervised Person with access to this information may knowingly effect for themselves or for their immediate family (*i.e.*, spouse, minor children and adults living in the same household) a transaction in that security unless:

- the transaction has been completed;
- the transaction for the Supervised Person is completed as part of a batch trade with clients; or
- a decision has been made not to engage in the transaction for the client.

These requirements are not applicable to: (i) direct obligations of the Government of the United States; (ii) money market instruments, bankers’ acceptances, bank certificates of deposit, commercial paper, repurchase agreements and other high quality short-term debt instruments, including repurchase agreements; (iii) shares issued by money market funds; and iv) shares issued by other unaffiliated open-end mutual funds.

Clients and prospective clients may contact MJFG to request a copy of its Code of Ethics.

Item 12. Brokerage Practices

Recommendation of Broker-Dealers for Client Transactions

MJFG recommends that clients utilize the custody, brokerage and clearing services of National Financial Services LLC and Fidelity Brokerage Services LLC (together with affiliates, “Fidelity”) for investment management accounts. The final decision to custody assets with Fidelity is at the discretion of the client, including those accounts under ERISA or IRA rules and regulations, in which case the client is acting as either the plan sponsor or IRA accountholder. MJFG is independently owned and operated and not affiliated with Fidelity. Fidelity provides MJFG with access to its institutional trading and custody services, which are typically not available to retail investors.

Factors which MJFG considers in recommending Fidelity or any other broker-dealer to clients include their respective financial strength, reputation, execution, pricing, research and service. Fidelity enables the Firm to obtain many mutual funds without transaction charges and other securities at nominal transaction charges. Fidelity has also agreed to reimburse clients for exit fees associated with moving accounts to Fidelity. The reimbursement is only available up to a certain amount for all of the Firm’s clients over a twelve month period. Fees are reimbursed on a first-come-first-served basis so that no clients are favored. The commissions and/or transaction fees charged by Fidelity may be higher or lower than those charged by other Financial Institutions.

The commissions paid by MJFG’s clients to Fidelity comply with the Firm’s duty to obtain “best execution.” Clients may pay commissions that are higher than another qualified Financial Institution might charge to effect the same transaction where MJFG determines that the commissions are reasonable in relation to the value of the brokerage and research services received. In seeking best execution, the determinative factor is not the lowest possible cost, but whether the transaction represents the best qualitative execution, taking into consideration the full range of a Financial Institution’s services, including among others, the value of research provided, execution capability, commission rates and responsiveness. MJFG seeks competitive rates but may not necessarily obtain the lowest possible commission rates for client transactions.

Consistent with obtaining best execution, brokerage transactions are directed to certain broker-dealers in return for investment research products and/or services which assist MJFG in its investment decision-making process. Such research will be used to service all of the Firm’s clients, but brokerage commissions paid by one client may be used to pay for research that is not used in managing that client’s portfolio. The receipt of investment research products and/or services as well as the allocation of the benefit of such investment research products and/or services poses a conflict of interest because MJFG does not have to produce or pay for the products or services.

MJFG periodically and systematically reviews its policies and procedures regarding its recommendation of Financial Institutions in light of its duty to obtain best execution.

Software and Support Provided by Financial Institutions

MJFG receives without cost from Fidelity administrative support, computer software, related systems support, as well as other third party support as further described below (together "Support") which allow MJFG to better monitor client accounts maintained at Fidelity and otherwise conduct its business. MJFG receives the Support without cost because the Firm renders investment management services to clients that maintain assets at Fidelity. The Support is not provided in connection with securities transactions of clients (i.e., not "soft dollars"). The Support benefits MJFG, but not its clients directly. Clients should be aware that MJFG's receipt of economic benefits such as the Support from a broker-dealer creates a conflict of interest since these benefits may influence the Firm's choice of broker-dealer over another that does not furnish similar software, systems support or services. In fulfilling its duties to its clients, MJFG endeavors at all times to put the interests of its clients first and has determined that the recommendation of Fidelity is in the best interest of clients and satisfies the Firm's duty to seek best execution.

Specifically, MJFG receives the following benefits from Fidelity: i) receipt of duplicate client confirmations and bundled duplicate statements; ii) access to a trading desk that exclusively services its institutional traders; iii) access to block trading which provides the ability to aggregate securities transactions and then allocate the appropriate shares to client accounts; and iv) access to an electronic communication network for client order entry and account information.

Fidelity also makes available to the Firm, at no additional charge, certain research and brokerage services, including research services obtained by Fidelity directly from independent research companies, as selected by MJFG (within specified parameters). Without this arrangement, the Firm might be compelled to purchase the same or similar services at its own expense.

Brokerage for Client Referrals

MJFG does not consider, in selecting or recommending broker-dealers, whether the Firm receives client referrals from the Financial Institutions or other third party.

Directed Brokerage

The client may direct MJFG in writing to use a particular Financial Institution to execute some or all transactions for the client. In that case, the client will negotiate terms and arrangements for the account with that Financial Institution and the Firm will not seek better execution services or prices from other Financial Institutions or be able to "batch" client transactions for execution through other Financial

Institutions with orders for other accounts managed by MJFG (as described above). As a result, the client may pay higher commissions or other transaction costs, greater spreads or may receive less favorable net prices, on transactions for the account than would otherwise be the case. Subject to its duty of best execution, MJFG may decline a client's request to direct brokerage if, in the Firm's sole discretion, such directed brokerage arrangements would result in additional operational difficulties.

Commissions or Sales Charges for Recommendations of Securities

As discussed above, certain Supervised Persons in their respective individual capacities are registered representatives of Mutual Securities. These Supervised Persons are subject to FINRA Rule 3280 which restricts registered representatives from conducting securities transactions away from their broker-dealer unless the registered representatives give prior notice of such transactions to Mutual Securities and, in most circumstances, Mutual Securities provides written consent. Therefore, clients are advised that certain Supervised Persons are restricted to conducting securities transactions through Mutual Securities if they have not secured written consent from Mutual Securities to execute securities transactions through a different broker-dealer. Absent such written consent or separation from Mutual Securities, these Supervised Persons are generally prohibited from executing securities transactions through any broker-dealer other than Mutual Securities under its internal supervisory policies. The Firm is cognizant of its duty to obtain best execution and has implemented policies and procedures reasonably designed in such pursuit.

Trade Aggregation

Transactions for each client will be effected independently, unless MJFG decides to purchase or sell the same securities for several clients at approximately the same time. MJFG may (but is not obligated to) combine or "batch" such orders to obtain best execution, to negotiate more favorable commission rates or to allocate equitably among the Firm's clients differences in prices and commissions or other transaction costs that might not have been obtained had such orders been placed independently. Under this procedure, transactions will be averaged as to price and allocated among MJFG's clients pro rata to the purchase and sale orders placed for each client on any given day. To the extent that the Firm determines to aggregate client orders for the purchase or sale of securities, including securities in which MJFG's Supervised Persons may invest, the Firm does so in accordance with applicable rules promulgated under the Advisers Act and no-action guidance provided by the staff of the U.S. Securities and Exchange Commission. MJFG does not receive any additional compensation or remuneration as a result of the aggregation.

In the event that the Firm determines that a prorated allocation is not appropriate under the particular circumstances, the allocation will be made based upon other relevant factors, which include: (i) when only a small percentage of the order is executed, shares may be allocated to the account with the smallest order or the smallest position or to an account that is out of line with respect to security or sector weightings relative to other portfolios, with similar mandates; (ii) allocations may be given to one account when one

account has limitations in its investment guidelines which prohibit it from purchasing other securities which are expected to produce similar investment results and can be purchased by other accounts; (iii) if an account reaches an investment guideline limit and cannot participate in an allocation, shares may be reallocated to other accounts (this may be due to unforeseen changes in an account's assets after an order is placed); (iv) with respect to sale allocations, allocations may be given to accounts low in cash; (v) in cases when a pro rata allocation of a potential execution would result in a de minimis allocation in one or more accounts, the Firm may exclude the account(s) from the allocation; the transactions may be executed on a pro rata basis among the remaining accounts; or (vi) in cases where a small proportion of an order is executed in all accounts, shares may be allocated to one or more accounts on a random basis.

Item 13. Review of Accounts

Account Reviews

MJFG monitors client portfolios on a continuous and ongoing basis while regular account reviews are conducted regularly depending upon the size of the relationship. Such reviews are conducted by the Firm's investment adviser representatives. All investment advisory clients are encouraged to discuss their needs, goals and objectives with MJFG and to keep the Firm informed of any changes thereto. The Firm contacts ongoing investment advisory clients at least annually to review its previous services and/or recommendations and to discuss the impact resulting from any changes in the client's financial situation and/or investment objectives.

Account Statements and Reports

Clients are provided with transaction confirmation notices and regular summary account statements directly from the Financial Institutions where their assets are custodied. From time-to-time or as otherwise requested, clients may also receive written or electronic reports from MJFG and/or an outside service provider, which contain certain account and/or market-related information, such as an inventory of account holdings or account performance. Clients should compare the account statements they receive from their custodian with any documents or reports they receive from MJFG or an outside service provider.

Item 14. Client Referrals and Other Compensation

The Firm does not currently provide compensation to any third-party solicitors for client referrals

Item 15. Custody

MJFG is deemed to have custody of client funds and securities because the Firm is given the ability to debit client accounts for payment of the Firm's fees. As such, client funds and securities are maintained at one or more Financial Institutions that serve as the qualified custodian with respect to such assets. Such qualified custodians will send account statements to clients at least once per calendar quarter that typically detail any transactions in such account for the relevant period.

In addition, as discussed in Item 13, MJFG will also send, or otherwise make available, periodic supplemental reports to clients. Clients should carefully review the statements sent directly by the Financial Institutions and compare them to those received from MJFG.

Item 16. Investment Discretion

MJFG is given the authority to exercise discretion on behalf of clients. MJFG is considered to exercise investment discretion over a client's account if it can effect and/or direct transactions in client accounts without first seeking their consent. MJFG is given this authority through a power-of-attorney included in the agreement between MJFG and the client. Clients may request a limitation on this authority (such as certain securities not to be bought or sold). MJFG takes discretion over the following activities:

- The securities to be purchased or sold;
- The amount of securities to be purchased or sold; and
- When transactions are made.

Item 17. Voting Client Securities

MJFG does not accept the authority to vote a client's securities (i.e., proxies) on their behalf. Clients receive proxies directly from the Financial Institutions where their assets are custodied and may contact the Firm at the contact information on the cover of this brochure with questions about any such issuer solicitations.

Item 18. Financial Information

MJFG is not required to disclose any financial information due to the following:

- The Firm does not require or solicit the prepayment of more than \$1,200 in fees six months or more in advance of services rendered;
- The Firm does not have a financial condition that is reasonably likely to impair its ability to meet contractual commitments to clients; and
- The Firm has not been the subject of a bankruptcy petition at any time during the past ten years.

Brochure Supplement

JULY 11, 2018

Glenn R. Mars

11235 SE 6th Street, Suite 110
Bellevue, WA 98004

(425) 289-5000

This Brochure Supplement provides information about Glenn R. Mars that supplements the Disclosure Brochure of Mars Jewett Financial Group, Inc. (hereinafter "MJFG"), a copy of which you should have received. Please contact MJFG's Chief Compliance Officer if you did not receive the Disclosure Brochure or if you have any questions about the contents of this Brochure Supplement. Additional information about Glenn R. Mars is available on the SEC's website at www.adviserinfo.sec.gov.

Mars Jewett Financial Group, Inc., a Registered Investment Adviser

11235 SE 6th Street, Suite 110, Bellevue, WA 98004 | (425) 289-5000
www.marsjewett.com

Item 2. Educational Background and Business Experience

Born 1948

Post-Secondary Education

Bucknell University | BS/BA, Civil Engineering | 1972

Recent Business Background

Mars Jewett Financial Group, Inc. | Shareholder and Investment Adviser Representative | July 2018
– Present

Mutual Securities, Inc. | Registered Representative | July 2018 – Present

Cetera Advisor Networks LLC (d/b/a MarsJewett Financial Group) | Partner | January 1983 – July
2018

Professional Designation

Glenn R. Mars holds the professional designation of CERTIFIED FINANCIAL PLANNER™ (“CFP®”).

The CFP® certification is a financial planning credential awarded by the Certified Financial Planner Board of Standards Inc. (the “CFP Board”) to individuals who meet its education, examination, experience and ethics requirements. Eligible candidates are generally required to have three years of financial planning related experience and possess a bachelor’s degree from an accredited U.S. college or university. Certificants are further required to complete a CFP Board-Registered Education Program (or possess a qualifying professional credential), clear a personal and professional background check, and pass the CFP® Certification Examination, a ten-hour multiple choice exam divided into three separate sessions. In order to maintain the certification, CFP® designees must also complete at least 30 hours of continuing education every two years on an ongoing basis.

For additional information about this credential, please refer directly to the website of the issuing organization.

Item 3. Disciplinary Information

MJFG is required to disclose information regarding any legal or disciplinary events material to a client’s evaluation of Glenn R. Mars. MJFG has no information to disclose in relation to this Item.

Item 4. Other Business Activities

MJFG is required to disclose information regarding any investment-related business or occupation in which Glenn R. Mars is actively engaged.

Registered Representative of a Broker-Dealer

Glenn R. Mars is a registered representative of Mutual Securities, Inc. (“Mutual Securities”), an SEC registered broker-dealer and member of FINRA. In this capacity, Glenn R. Mars may provide securities brokerage services and implement securities transactions under a commission based arrangement. Glenn R. Mars may be entitled to a portion of the brokerage commissions paid to Mutual Securities, as well as a share of any ongoing distribution or service (“trail”) fees from the sale of mutual funds.

A conflict of interest exists to the extent that Glenn R. Mars recommends the purchase of securities where he receives commissions or other additional compensation as a result. This practice may give him an incentive to recommend investment products based on compensation received rather than on the client’s needs. MJFG has procedures in place to ensure that all recommendations are made in the best interests of clients regardless of any additional compensation earned. For certain accounts covered by ERISA (and such others that the firm deems appropriate), MJFG provides investment advisory services on a fee offset basis, whereby the firm reduces its fee by an amount equal to the aggregate commissions and 12b-1 fees earned by Glenn R. Mars in his individual capacity as a registered representative of Mutual Securities.

Licensed Insurance Agent

Glenn R. Mars is a licensed insurance agent and in such capacity may recommend, on a fully-disclosed commission basis, the purchase of certain insurance products. A conflict of interest exists to the extent that MJFG recommends the purchase of insurance products where Glenn R. Mars receives insurance commissions or other additional compensation. MJFG seeks to ensure that all recommendations are made in the best interests of clients regardless of any additional compensation earned.

Item 5. Additional Compensation

MJFG is required to disclose information regarding any arrangement under which Glenn R. Mars receives an economic benefit from someone other than a client for providing investment advisory services. MJFG has no information to disclose in relation to this Item.

Item 6. Supervision

Scott R. Jewett, Chief Compliance Officer, is generally responsible for supervising Glenn R. Mars’s advisory activities on behalf of MJFG. Scott R. Jewett can be reached at the firm’s main telephone number listed on the cover page of this Brochure Supplement.

MJFG supervises its personnel and the investments made in client accounts. MJFG monitors the investments recommended by Glenn R. Mars to ensure they are suitable for the particular client and consistent with their investment needs, goals, objectives and risk tolerance, as well as any restrictions previously requested by the client. MJFG periodically reviews the advisory activities of Glenn R. Mars,

Mars Jewett Financial Group, Inc. Brochure Supplement

which may include reviewing individual client accounts and correspondence (including e-mails) sent and received by Glenn R. Mars.

Brochure Supplement

JULY 11, 2018

Scott R. Jewett

11235 SE 6th Street, Suite 110
Bellevue, WA 98004

(425) 289-5000

This Brochure Supplement provides information about Scott R. Jewett that supplements the Disclosure Brochure of Mars Jewett Financial Group, Inc. (hereinafter "MJFG"), a copy of which you should have received. Please contact MJFG's Chief Compliance Officer if you did not receive the Disclosure Brochure or if you have any questions about the contents of this Brochure Supplement. Additional information about Scott R. Jewett is available on the SEC's website at www.adviserinfo.sec.gov.

Mars Jewett Financial Group, Inc., a Registered Investment Adviser

11235 SE 6th Street, Suite 110, Bellevue, WA 98004 | (425) 289-5000
www.marsjewett.com

Item 2. Educational Background and Business Experience

Born 1965

Post-Secondary Education

Pacific Christian College | BA, Business Administration | 1988

Recent Business Background

Mars Jewett Financial Group, Inc. | Shareholder, Investment Adviser Representative, and Chief Compliance Officer | July 2018 – Present

Mutual Securities, Inc. | Registered Representative | July 2018 – Present

Cetera Advisor Networks LLC (d/b/a MarsJewett Financial Group) | Partner | April 1995 – July 2018

Professional Designation

Scott R. Jewett holds the professional designation of CERTIFIED FINANCIAL PLANNER™ (“CFP®”).

The CFP® certification is a financial planning credential awarded by the Certified Financial Planner Board of Standards Inc. (the “CFP Board”) to individuals who meet its education, examination, experience and ethics requirements. Eligible candidates are generally required to have three years of financial planning related experience and possess a bachelor’s degree from an accredited U.S. college or university. Certificants are further required to complete a CFP Board-Registered Education Program (or possess a qualifying professional credential), clear a personal and professional background check, and pass the CFP® Certification Examination, a ten-hour multiple choice exam divided into three separate sessions. In order to maintain the certification, CFP® designees must also complete at least 30 hours of continuing education every two years on an ongoing basis.

For additional information about this credential, please refer directly to the website of the issuing organization.

Item 3. Disciplinary Information

MJFG is required to disclose information regarding any legal or disciplinary events material to a client’s evaluation of Scott R. Jewett. MJFG has no information to disclose in relation to this Item.

Item 4. Other Business Activities

MJFG is required to disclose information regarding any investment-related business or occupation in which Scott R. Jewett is actively engaged.

Registered Representative of a Broker-Dealer

Scott R. Jewett is a registered representative of Mutual Securities, Inc. (“Mutual Securities”), an SEC registered broker-dealer and member of FINRA. In this capacity, Scott R. Jewett may provide securities brokerage services and implement securities transactions under a commission based arrangement. Scott R. Jewett may be entitled to a portion of the brokerage commissions paid to Mutual Securities, as well as a share of any ongoing distribution or service (“trail”) fees from the sale of mutual funds.

A conflict of interest exists to the extent that Scott R. Jewett recommends the purchase of securities where he receives commissions or other additional compensation as a result. This practice may give him an incentive to recommend investment products based on compensation received rather than on the client’s needs. MJFG has procedures in place to ensure that all recommendations are made in the best interests of clients regardless of any additional compensation earned. For certain accounts covered by ERISA (and such others that the firm deems appropriate), MJFG provides investment advisory services on a fee offset basis, whereby the firm reduces its fee by an amount equal to the aggregate commissions and 12b-1 fees earned by Scott R. Jewett in his individual capacity as a registered representative of Mutual Securities.

Licensed Insurance Agent

Scott R. Jewett is a licensed insurance agent and in such capacity may recommend, on a fully-disclosed commission basis, the purchase of certain insurance products. A conflict of interest exists to the extent that MJFG recommends the purchase of insurance products where Scott R. Jewett receives insurance commissions or other additional compensation. MJFG seeks to ensure that all recommendations are made in the best interests of clients regardless of any additional compensation earned.

Item 5. Additional Compensation

MJFG is required to disclose information regarding any arrangement under which Scott R. Jewett receives an economic benefit from someone other than a client for providing investment advisory services. MJFG has no information to disclose in relation to this Item.

Item 6. Supervision

Scott R. Jewett is the Chief Compliance Officer of MJFG and is generally responsible for his own supervision. Scott R. Jewett seeks to ensure that investments are suitable for his individual clients and consistent with their individual needs, goals, objectives and risk tolerance, as well as any restrictions requested by MJFG’s clients.

Brochure Supplement

JULY 11, 2018

Brian G. Mars

11235 SE 6th Street, Suite 110
Bellevue, WA 98004

(425) 289-5000

This Brochure Supplement provides information about Brian G. Mars that supplements the Disclosure Brochure of Mars Jewett Financial Group, Inc. (hereinafter "MJFG"), a copy of which you should have received. Please contact MJFG's Chief Compliance Officer if you did not receive the Disclosure Brochure or if you have any questions about the contents of this Brochure Supplement. Additional information about Brian G. Mars is available on the SEC's website at www.adviserinfo.sec.gov.

Mars Jewett Financial Group, Inc., a Registered Investment Adviser

11235 SE 6th Street, Suite 110, Bellevue, WA 98004 | (425) 289-5000
www.marsjewett.com

Item 2. Educational Background and Business Experience

Born 1983

Post-Secondary Education

University of Washington | BA, Business Administration | 2006

Recent Business Background

Mars Jewett Financial Group, Inc. | Shareholder and Investment Adviser Representative | July 2018
– Present

Mutual Securities, Inc. | Registered Representative | July 2018 – Present

Cetera Advisor Networks LLC (d/b/a MarsJewett Financial Group) | Financial Advisor | April 2006 –
July 2018

Professional Designation

Brian G. Mars holds the professional designation of CERTIFIED FINANCIAL PLANNER™ (“CFP®”).

The CFP® certification is a financial planning credential awarded by the Certified Financial Planner Board of Standards Inc. (the “CFP Board”) to individuals who meet its education, examination, experience and ethics requirements. Eligible candidates are generally required to have three years of financial planning related experience and possess a bachelor’s degree from an accredited U.S. college or university. Certificants are further required to complete a CFP Board-Registered Education Program (or possess a qualifying professional credential), clear a personal and professional background check, and pass the CFP® Certification Examination, a ten-hour multiple choice exam divided into three separate sessions. In order to maintain the certification, CFP® designees must also complete at least 30 hours of continuing education every two years on an ongoing basis.

For additional information about this credential, please refer directly to the website of the issuing organization.

Item 3. Disciplinary Information

MJFG is required to disclose information regarding any legal or disciplinary events material to a client’s evaluation of Brian G. Mars. MJFG has no information to disclose in relation to this Item.

Item 4. Other Business Activities

MJFG is required to disclose information regarding any investment-related business or occupation in which Brian G. Mars is actively engaged.

Registered Representative of a Broker-Dealer

Brian G. Mars is a registered representative of Mutual Securities, Inc. (“Mutual Securities”), an SEC registered broker-dealer and member of FINRA. In this capacity, Brian G. Mars may provide securities brokerage services and implement securities transactions under a commission based arrangement. Brian G. Mars may be entitled to a portion of the brokerage commissions paid to Mutual Securities, as well as a share of any ongoing distribution or service (“trail”) fees from the sale of mutual funds.

A conflict of interest exists to the extent that Brian G. Mars recommends the purchase of securities where he receives commissions or other additional compensation as a result. This practice may give him an incentive to recommend investment products based on compensation received rather than on the client's needs. MJFG has procedures in place to ensure that all recommendations are made in the best interests of clients regardless of any additional compensation earned. For certain accounts covered by ERISA (and such others that the firm deems appropriate), MJFG provides investment advisory services on a fee offset basis, whereby the firm reduces its fee by an amount equal to the aggregate commissions and 12b-1 fees earned by Brian G. Mars in his individual capacity as a registered representative of Mutual Securities.

Licensed Insurance Agent

Brian G. Mars is a licensed insurance agent and in such capacity may recommend, on a fully-disclosed commission basis, the purchase of certain insurance products. A conflict of interest exists to the extent that MJFG recommends the purchase of insurance products where Brian G. Mars receives insurance commissions or other additional compensation. MJFG seeks to ensure that all recommendations are made in the best interests of clients regardless of any additional compensation earned.

Item 5. Additional Compensation

MJFG is required to disclose information regarding any arrangement under which Brian G. Mars receives an economic benefit from someone other than a client for providing investment advisory services. MJFG has no information to disclose in relation to this Item.

Item 6. Supervision

Scott R. Jewett, Chief Compliance Officer, is generally responsible for supervising Brian G. Mars's advisory activities on behalf of MJFG. Scott R. Jewett can be reached at the firm's main telephone number listed on the cover page of this Brochure Supplement.

MJFG supervises its personnel and the investments made in client accounts. MJFG monitors the investments recommended by Brian G. Mars to ensure they are suitable for the particular client and consistent with their investment needs, goals, objectives and risk tolerance, as well as any restrictions previously requested by the client. MJFG periodically reviews the advisory activities of Brian G. Mars,

Mars Jewett Financial Group, Inc. Brochure Supplement

which may include reviewing individual client accounts and correspondence (including e-mails) sent and received by Brian G. Mars.

Brochure Supplement

JULY 11, 2018

Elizabeth A. Ramey

11235 SE 6th Street, Suite 110
Bellevue, WA 98004

(425) 289-5000

This Brochure Supplement provides information about Elizabeth A. Ramey that supplements the Disclosure Brochure of Mars Jewett Financial Group, Inc. (hereinafter "MJFG"), a copy of which you should have received. Please contact MJFG's Chief Compliance Officer if you did not receive the Disclosure Brochure or if you have any questions about the contents of this Brochure Supplement. Additional information about Elizabeth A. Ramey is available on the SEC's website at www.adviserinfo.sec.gov.

Mars Jewett Financial Group, Inc., a Registered Investment Adviser

11235 SE 6th Street, Suite 110, Bellevue, WA 98004 | (425) 289-5000
www.marsjewett.com

Item 2. Educational Background and Business Experience

Born 1968

Post-Secondary Education

University of Washington | BA, Speech Communication | 1993

Recent Business Background

Mars Jewett Financial Group, Inc. | Investment Adviser Representative | July 2018 – Present

Mutual Securities, Inc. | Registered Representative | July 2018 – Present

Cetera Advisor Networks LLC (d/b/a MarsJewett Financial Group) | Financial Advisor | January 2001
– July 2018

Item 3. Disciplinary Information

MJFG is required to disclose information regarding any legal or disciplinary events material to a client's evaluation of Elizabeth A. Ramey. MJFG has no information to disclose in relation to this Item.

Item 4. Other Business Activities

MJFG is required to disclose information regarding any investment-related business or occupation in which Elizabeth A. Ramey is actively engaged.

Registered Representative of a Broker-Dealer

Elizabeth A. Ramey is a registered representative of Mutual Securities, Inc. ("Mutual Securities"), an SEC registered broker-dealer and member of FINRA. In this capacity, Elizabeth A. Ramey may provide securities brokerage services and implement securities transactions under a commission based arrangement. Elizabeth A. Ramey may be entitled to a portion of the brokerage commissions paid to Mutual Securities, as well as a share of any ongoing distribution or service ("trail") fees from the sale of mutual funds. While Elizabeth A. Ramey may provide brokerage services in this capacity to the firm's investment advisory clients, she generally does not receive commission-based compensation for these services.

A conflict of interest exists to the extent that Elizabeth A. Ramey recommends the purchase of securities where she receives commissions or other additional compensation as a result. This practice may give her an incentive to recommend investment products based on compensation received rather than on the client's needs. MJFG has procedures in place to ensure that all recommendations are made in the best interests of clients regardless of any additional compensation earned. For certain accounts covered by ERISA (and such others that the firm deems appropriate), MJFG provides investment advisory services on a fee offset

basis, whereby the firm reduces its fee by an amount equal to the aggregate commissions and 12b-1 fees earned by Elizabeth A. Ramey in her individual capacity as a registered representative of Mutual Securities.

Item 5. Additional Compensation

MJFG is required to disclose information regarding any arrangement under which Elizabeth A. Ramey receives an economic benefit from someone other than a client for providing investment advisory services. MJFG has no information to disclose in relation to this Item.

Item 6. Supervision

Scott R. Jewett, Chief Compliance Officer, is generally responsible for supervising Elizabeth A. Ramey's advisory activities on behalf of MJFG. Scott R. Jewett can be reached at the firm's main telephone number listed on the cover page of this Brochure Supplement.

MJFG supervises its personnel and the investments made in client accounts. MJFG monitors the investments recommended by Elizabeth A. Ramey to ensure they are suitable for the particular client and consistent with their investment needs, goals, objectives and risk tolerance, as well as any restrictions previously requested by the client. MJFG periodically reviews the advisory activities of Elizabeth A. Ramey, which may include reviewing individual client accounts and correspondence (including e-mails) sent and received by Elizabeth A. Ramey.

Brochure Supplement

JULY 11, 2018

Blaine R. Carver

11235 SE 6th Street, Suite 110
Bellevue, WA 98004

(425) 289-5000

This Brochure Supplement provides information about Blaine R. Carver that supplements the Disclosure Brochure of Mars Jewett Financial Group, Inc. (hereinafter "MJFG"), a copy of which you should have received. Please contact MJFG's Chief Compliance Officer if you did not receive the Disclosure Brochure or if you have any questions about the contents of this Brochure Supplement. Additional information about Blaine R. Carver is available on the SEC's website at www.adviserinfo.sec.gov.

Mars Jewett Financial Group, Inc., a Registered Investment Adviser

11235 SE 6th Street, Suite 110, Bellevue, WA 98004 | (425) 289-5000
www.marsjewett.com

Item 2. Educational Background and Business Experience

Born 1992

Post-Secondary Education

Seattle Pacific University | BA, Business Administration | 2013

Recent Business Background

Mars Jewett Financial Group, Inc. | Investment Adviser Representative | July 2018 – Present

Mutual Securities, Inc. | Registered Representative | July 2018 – Present

Cetera Advisor Networks LLC (d/b/a MarsJewett Financial Group) | Financial Advisor | October 2013
– July 2018

Professional Designation

Blaine R. Carver holds the professional designation of CERTIFIED FINANCIAL PLANNER™ (“CFP®”).

The CFP® certification is a financial planning credential awarded by the Certified Financial Planner Board of Standards Inc. (the “CFP Board”) to individuals who meet its education, examination, experience and ethics requirements. Eligible candidates are generally required to have three years of financial planning related experience and possess a bachelor’s degree from an accredited U.S. college or university. Certificants are further required to complete a CFP Board-Registered Education Program (or possess a qualifying professional credential), clear a personal and professional background check, and pass the CFP® Certification Examination, a ten-hour multiple choice exam divided into three separate sessions. In order to maintain the certification, CFP® designees must also complete at least 30 hours of continuing education every two years on an ongoing basis.

For additional information about this credential, please refer directly to the website of the issuing organization.

Item 3. Disciplinary Information

MJFG is required to disclose information regarding any legal or disciplinary events material to a client’s evaluation of Blaine R. Carver. MJFG has no information to disclose in relation to this Item.

Item 4. Other Business Activities

MJFG is required to disclose information regarding any investment-related business or occupation in which Blaine R. Carver is actively engaged.

Licensed Insurance Agent

Blaine R. Carver is a licensed insurance agent and in such capacity may recommend, on a fully-disclosed commission basis, the purchase of certain insurance products. A conflict of interest exists to the extent that MJFG recommends the purchase of insurance products where Blaine R. Carver receives insurance commissions or other additional compensation. MJFG seeks to ensure that all recommendations are made in the best interests of clients regardless of any additional compensation earned.

Registered Representative of a Broker-Dealer

Blaine R. Carver is a registered representative of Mutual Securities, Inc. (“Mutual Securities”), an SEC registered broker-dealer and member of FINRA. In this capacity, Blaine R. Carver may provide securities brokerage services and implement securities transactions under a commission based arrangement. Blaine R. Carver may be entitled to a portion of the brokerage commissions paid to Mutual Securities, as well as a share of any ongoing distribution or service (“trail”) fees from the sale of mutual funds. While Blaine R. Carver may provide brokerage services in this capacity to the firm’s investment advisory clients, she generally does not receive commission-based compensation for these services.

A conflict of interest exists to the extent that Blaine R. Carver recommends the purchase of securities where he receives commissions or other additional compensation as a result. This practice may give him an incentive to recommend investment products based on compensation received rather than on the client’s needs. MJFG has procedures in place to ensure that all recommendations are made in the best interests of clients regardless of any additional compensation earned. For certain accounts covered by ERISA (and such others that the firm deems appropriate), MJFG provides investment advisory services on a fee offset basis, whereby the firm reduces its fee by an amount equal to the aggregate commissions and 12b-1 fees earned by Blaine R. Carver in his individual capacity as a registered representative of Mutual Securities.

Item 5. Additional Compensation

MJFG is required to disclose information regarding any arrangement under which Blaine R. Carver receives an economic benefit from someone other than a client for providing investment advisory services. MJFG has no information to disclose in relation to this Item.

Item 6. Supervision

Scott R. Jewett, Chief Compliance Officer, is generally responsible for supervising Blaine R. Carver’s advisory activities on behalf of MJFG. Scott R. Jewett can be reached at the firm’s main telephone number listed on the cover page of this Brochure Supplement.

MJFG supervises its personnel and the investments made in client accounts. MJFG monitors the investments recommended by Blaine R. Carver to ensure they are suitable for the particular client and

Mars Jewett Financial Group, Inc. Brochure Supplement

consistent with their investment needs, goals, objectives and risk tolerance, as well as any restrictions previously requested by the client. MJFG periodically reviews the advisory activities of Blaine R. Carver, which may include reviewing individual client accounts and correspondence (including e-mails) sent and received by Blaine R. Carver.

FACTS**WHAT DOES MARSJEWETT FINANCIAL GROUP, INC. DO WITH YOUR FINANCIAL INFORMATION?**

Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.	
What?	The types of personal information we collect and share depends on the product or service you have with us. This information can include: <ul style="list-style-type: none"> ▪ Social Security number and income ▪ Account balances and assets ▪ Transaction history 	
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Mars Jewett Financial Group, Inc. chooses to share; and whether you can limit this sharing.	
	Reasons we can share your personal information	Does Mars Jewett Financial Group, Inc. share?
	For our everyday business purposes – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes
	For our marketing purposes – to offer our products and services to you	Yes
	For joint marketing with other financial companies	No
	For our affiliates' everyday business purposes – information about your transactions and experiences	No
	For our affiliates' everyday business purposes – information about your creditworthiness	No
	For our affiliates to market to you	No
	For nonaffiliates to market to you	No
Can you limit this sharing?		No
Can you limit this sharing?		No
Can you limit this sharing?		Not Applicable
Can you limit this sharing?		Not Applicable
Can you limit this sharing?		Not Applicable
Can you limit this sharing?		Not Applicable
Can you limit this sharing?		Not Applicable
Questions?	Call 425-289-5000.	

Who we are	
Who is providing this notice?	Mars Jewett Financial Group, Inc.
What we do	
How does Mars Jewett Financial Group, Inc. protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and building.
How does Mars Jewett Financial Group, Inc. collect my personal information?	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> ▪ Open an account ▪ Deposit money ▪ Seek advice about your investments ▪ Enter into an investment advisory contract ▪ Tell us about your investment or retirement portfolio or earnings <p>We also collect your personal information from other companies.</p>
Definitions	
Affiliates	<p>Companies related by common ownership and control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ▪ <i>We have no affiliates.</i>
Nonaffiliates	<p>Companies not related by common ownership and control. They can be financial or nonfinancial companies.</p> <ul style="list-style-type: none"> ▪ <i>We do not share with nonaffiliates so that they can market to you.</i>
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or service to you.</p> <ul style="list-style-type: none"> ▪ <i>We do not jointly market.</i>