



BBJS Financial Advisors, LLC is a registered investment advisor with the U.S. Securities and Exchange Commission. It is important for you to understand that fees differ between brokerage services, which we do not provide, and investment advisory services, which we do provide. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://www.investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing.

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

We offer investment advisory services to *retail investors*, which include individuals, trusts, and retirement plans for individuals. BBJS Financial Advisors, LLC is held to a fiduciary standard of care putting your interests ahead of our own. We offer financial planning along with asset management services. For asset management services, we continually monitor your investments according to your Investment Policy Statement. Assets can be managed on a discretionary or non-discretionary basis. Under discretionary management we do not contact you before each transaction. For non-discretionary management you make the ultimate decision regarding the purchase or sale of your investments.

We provide investment management services for our clients' investment accounts held at a third-party custodian. After proper risk profiling and goal analysis, an Investment Policy Statement is crafted that will serve as the guide by which future investments will be made. Your assets are invested according to one of our customizable, model portfolios based on your tolerance for risk and return objectives. We make investments in a number of securities across multiple asset classes to build a diversified, cost effective, and tax efficient portfolio. The securities we invest in are generally individual stocks, mutual funds, and exchange traded funds (ETFs). Private investment offerings are considered and may be used as well.

It is important for you to keep us informed of changes that may impact your investment goals, timeline, risk profile, etc. You may impose or remove limitations and restrictions on certain securities or asset classes at any time by letting us know in writing.

We do not limit our investment recommendations and holdings to propriety products or certain investment asset classes.

For more detail of information about our Advisory Business and Types of Clients we service, please see Items 4 and 7, respectively, in our Form ADV Part 2A.

Questions to ask us:

*"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?

You will pay fees based on a percentage of assets under management or hourly fees. Hourly financial planning and consulting fees may be waived if you are a client with assets under management greater than \$500,000. The assets under management fee is typically a 1% annual fee based on the market value of all assets in your accounts at the end of the last trading day of each calendar quarter. If you pay a 1% annual fee, you will pay 0.25% of the value of your account quarterly.



A *retail investor* will pay more in fees if their assets under management increase. This incentivizes our firm to grow your assets under management. It could also incentivize our firm to encourage a *retail investor* to increase the assets under management.

Your custodian may charge low (approximately \$5/trade) transactional costs for stock or bond trades for those not enrolled in electronic document delivery. Occasionally we invest your money in mutual funds with a \$25 per transaction fee, in order to obtain the lowest internal expense ratio for that particular fund. Most mutual funds are available with no transaction fees.

You will pay fees whether you make or lose money on your investments. Fees and costs will reduce any amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying.

For more detailed information about our fees related to our management of your account(s), please see Item 5 in our ADV Part 2A.

Questions to ask us:

"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 have to act in your best interest and not put our interest ahead of yours. At the same time, the way we make money creates some conflicts with your interests. You should understand and ask us about these conflicts because they can affect the investment advice we provide you. As an example, the owner of BBJS Financial Advisors, LLC is also an owner in a CPA firm. The CPA firm services may be beneficial to you, but there may also be an incentive to refer business to the CPA firm for compensation.

"How do your financial professionals make money?"

Our financial professionals are compensated through salaries and self-employment income. The compensation will be higher if there are more assets under management. There is no non-cash compensation paid to any of our financial professionals.

"Do you or your financial professionals have legal or disciplinary history?"

No, neither our financial professionals nor our firm have any legal or disciplinary history.

We encourage you to visit www.Investor.gov/CRS to research our firm and our financial professionals. Furthermore, we encourage you to ask your financial professional:

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

Additional information about our firm is available on the SEC's website at www.adviserinfo.sec.gov.

Our Chief Compliance Officer may be reached by phone: (206) 682-4840. The Chief Compliance Officer can provide additional information about our investment advisory services and *relationship summary*.

Questions to ask us:

Who is my primary contact person?

Is he or she a representative of an investment adviser or broker-dealer?

Who can I talk to if I have concerns about how this person is treating me?