

FORM ADV Part 3: Form CRS

Relationship Summary

DATE: March 26, 2024

Introduction

J.P. Davis, Inc. dba NRG Wealth Management (“NRG,” “we,” “us,” “our”) is a registered investment adviser registered with the Securities and Exchange Commission. Brokerage and investment advisory services and fees differ, which is why it is important for you to understand the differences.

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.

Relationships and Services

What Investment Services and Advice Can You Provide Me?

We offer investment advisory services to retail investors.

Asset Management Services: When providing these services, we will manage your assets while we continuously monitor your custodial accounts and provide you with ongoing reviews of your custodial accounts at least twice per year. When discretionary authority is granted via execution of our investment advisory agreement, we will have the limited authority to determine the type and number of securities to be purchased or sold for your portfolio without obtaining your consent for each transaction.

Most Financial Guidance Services: We will provide you with a Blueprint, which may include, but is not necessarily limited to, the following services: Cash Out! Values exercise, Lifestyle / Legacy goals, Financial goals review, and analysis, net worth summary, portfolio snapshot, asset allocation recommendations. We also offer modular planning, which includes one or more of the following: cash flow management, investment management recommendations for non-supervised assets, retirement planning, insurance needs analysis, education cost planning, estate planning, tax planning, and loss of spouse planning.

You may place reasonable restrictions on the types of investments that may be purchased or sold in your account so long as the restrictions are explicitly set forth. We offer advice with respect to various products and types of investments. There is no minimum account size required, but each service has a minimum fee which may be waived by NRG in its discretion.

For additional information, please see Items 4 and 7 of Part 2A.

- 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?

Fees, Costs, Conflicts, and Standard of Conduct

What Fees Will I Pay?

For asset management services and most financial guidance services, you will pay an annual fee based on the total assets under management. The fee is payable quarterly in advance. For some financial guidance services (generally clients who do not have accounts managed by us), you will pay either an hourly fee or a fixed fee. Hourly and fixed fees are payable upon completion of services.

We charge an asset-based fee, which means that the more assets there are in the clients' advisory account, the more the client will pay in fees. As such, we may, therefore, have an incentive to encourage our clients to increase the assets in his or her accounts. You may pay additional fees, including custodian fees, fees related to mutual funds, and other transactional fees.

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. For additional information regarding our fees and costs, please see Item 5 of Form ADV.

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. Here are some examples to help you understand what this means.

Our asset management fee structure gives us the incentive to encourage clients to increase their assets in his or her accounts.

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

For additional information, please see Items 5 and 10 of Part 2A.

How Do Your Financial Professionals Make Money?

Our financial professionals are paid cash compensation as salary and bonuses based on their experience and roles at the firm.

Disciplinary History

Do You or Your Financial Professionals Have Legal or Disciplinary History?

No. Visit Investor.gov/CRS for a free and simple search tool to research you and your financial professionals.

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

Additional Information

For additional information about our services and to request a copy of the current Form ADV Part 3 Form CRS, please visit our website at www.NavigationRetirement.com or call us at (520) 818- 7822.

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