



Roger L. Wilson,  , EA
Registered Investment Adviser

18275 N. 59th Avenue, Suite B-112 Glendale, Arizona 85308

(602) 942-1321 Phone

(602) 942-1442 Fax

www.wjwealthmanagement.com

January 07, 2021

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) 9421321 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

Roger L. Wilson

Year of Birth: 1949

Education

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

12/2013 - Present

WJ Wealth Management, LLC; Investment Advisor Representative

09/2008 - Present

Tax Planning Service, LLC; Principal

01 /2007 - 10/2019

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

Certified Financial Planner™ - CFP®

The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (with flame design) marks (collectively, the “CFP® marks”) are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”). The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its:

- (1) high standard of professional education;
- (2) stringent code of conduct and standards of practice; and,

(3) ethical requirements that govern professional engagements with clients.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board’s studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor’s Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board’s financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;

Examination – Pass the comprehensive CFP® Certification Examination. The examination, administered in 10 hours over a two-day period, includes case studies and client scenarios designed to test one’s ability to correctly diagnose financial planning issues and apply one’s knowledge of financial planning to real world circumstances;

Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and

Ethics – Agree to be bound by CFP Board’s Standards of Professional Conduct, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the Code of Ethics and other parts of the Standards of Professional Conduct, to maintain competence and keep up with developments in the financial planning field; and

Ethics – Renew an agreement to be bound by the Standards of Professional Conduct. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients. CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board’s enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

Disciplinary Information

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

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 gives 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:

- *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

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.

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