

CLIENT RELATIONSHIP SUMMARY

A Summary of Your Advisory Relationship with J.P. King Advisors, Inc.

J.P. King Advisors, Inc. is a Registered Investment Advisory firm registered with the Securities and Exchange Commission that provides comprehensive financial planning and investment advisory services to individuals, pension and profit sharing plans, trusts, estates, charitable organizations, partnerships and small businesses. Our focus is on enabling our clients to achieve their goals through long-term relationships that address a wide array of issues and concerns, including wealth acquisition and management; investment portfolio selection and monitoring; retirement planning; estate and legacy planning; risk management; cash flow and income tax planning; charitable planning, and other wealth creation, preservation and transfer matters.

<p>What investment services and advice can you provide me?</p>	<p>Generally, clients of our investment advisory service receive the following:</p> <ol style="list-style-type: none"> 1. Development & implementation of a personal investment plan 2. Investment selection and execution of investment plan 3. Ongoing monitoring and quarterly performance reports 4. Monthly/quarterly statements directly from independent third-party custodians that hold your assets 5. Quarterly <i>Market Outlook & Updates</i> and periodic <i>Investment Bulletins</i> 6. Update meetings and portfolio reviews 7. Investment policy reviews as needed 8. In person, virtual or telephone meetings and/or email consultations throughout the year as needed 9. Research and analysis of available investment vehicles and alternatives 	<p>Conversation Starters</p> <ul style="list-style-type: none"> • Given my financial situation, should I choose an investment advisory service? • 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?
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<p>What fees will I pay?</p>	<p>The annual fee for the Investment Advisory Service is a tiered, cumulative structure based on a percentage of investable assets according to the following schedule:</p> <p>0.75 percent of active investment assets for the first \$1 million 0.65 percent of active investment assets for the second \$1 million 0.50 percent of active investment assets for the third \$1 million 0.40 percent of active investment assets for the fourth \$1 million 0.30 percent of active investment assets for all assets above \$4 million</p> <p>The custodian that holds your assets may charge you a transaction fee when we buy or sell an investment for you. The custodian's transaction fees are in addition to our firm's fees for our Investment Advisory service. Underling fund operating expenses are deducted daily before returns are calculated on mutual funds and exchange traded funds.</p>	<p>Conversation Starters</p> <ul style="list-style-type: none"> • Help me understand how these fees and costs may affect my investments. If I give you \$100,000 to invest, how much will go to your advisory fees quarterly and annually?
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<p>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?</p>	<p>As part of our fiduciary duty to our clients, we always endeavor to put the interests of our clients above our own.</p> <p>Clients should be aware however, that the receipt of economic (soft dollar) benefits by our firm from our custodians Charles Schwab and Fidelity Investments in and of itself creates a potential conflict of interest in that it may indirectly influence our firm's recommendation of Schwab and/or Fidelity for custody and brokerage services. JPKA does not have any relationships or financial arrangements beyond our asset based fee. Related persons of our firm may receive commissions on the sale of insurance products and such compensation will be disclosed in advance of any purchase and submitted to firm revenue.</p>	<p>Conversation Starters</p> <ul style="list-style-type: none"> • How might your conflicts of interest affect me, and how will you address them? • Am I obligated to purchase insurance products from related persons of the firm?
<p>How do your financial professionals make money?</p>	<p>Our financial professionals are compensated based on the revenue our firm earns from their advisory services.</p>	<p>Conversation Starters</p> <ul style="list-style-type: none"> • How do your financial professionals get compensated?
<p>Do you or your financial professionals have legal or disciplinary history?</p>	<p>Yes, our firm and/or financial professionals have legal and disciplinary history.</p> <p>Visit www.investor.gov/CRS for a free and simple search tool to research our firm and our financial professionals.</p>	<p>Conversation Starters</p> <ul style="list-style-type: none"> • As financial professionals, do you have any disciplinary history? For what type of conduct?
<p>Additional Information</p>	<p>You can find additional information about our firm's investment advisory services on the SEC's website at www.adviserinfo.sec.gov by searching CRD #112109.</p> <p>You may also contact our firm at 925-935-1555 to request a copy of this relationship summary and other up-to-date information.</p>	<p>Conversation Starters</p> <ul style="list-style-type: none"> • Who is my primary contact person?