

Form ADV, Part 3: Form CRS- Relationship Summary, dated October 30, 2025

Item 1- Introduction

RJ Cloud Advisors and Company (RJCAC) is an Investment Advisor registered with the SEC. Brokerage and Investment Advisory services and fees differ, and it is important for the investor to understand the differences. Free and simple tools are available to research firms and financial professionals at <https://www.investor.gov> which also provides educational materials about broker-dealers, investment advisors and investing.

Item 2- Relationship and Services

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 investment services and advice can you provide me?

We offer discretionary investment advisory services to investors including family, office services, financial planning, investment advice and wealth management services. We make various retirement accounts, taxable accounts and college savings accounts available to clients based on their unique financial needs. As part of our standard servicing of these accounts we monitor performance, asset allocation and available cash, to keep each account aligned to the agreed-upon target allocation when market fluctuations, additional deposits or a client's circumstances so require. Once we have agreed, in writing, upon your investment objectives and any special instructions or limits, we will make all decisions to buy, sell or hold securities, cash or other investments for your account in our sole discretion and without being required to consult with you first. Our discretionary authority will continue for the duration of our service and the specific objectives and instructions may be modified anytime by mutual agreement in writing. We offer advice with respect to any type of security or investment product, however for our clients' investment portfolios we generally recommend broadly diversified, no-load mutual funds managed by Dimensional Funds Advisors from which we accept no revenue. We do not require a specific account size in order to establish an advisory relationship.

For more detailed information about our services, you may refer to our Form ADV, Part 2A which we will provide to you upon request.

Item 3- Fees, Costs, Conflicts and Standard of Conduct

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 fees will I pay?

Investors will incur ongoing, asset-based investment advisory fees assessed in arrears and payable quarterly at the end of each calendar quarter. These fees are calculated as a percentage of assets you place under our management and are deducted directly from client investment accounts per written authorization from the client. The more assets in your account, the more you will pay in fees. As a result, our firm may have an incentive to increase the assets in your account(s). In addition to the foregoing Advisory Fees which are paid to your Advisor, you will be responsible to pay fees to your custodian, the most common of which are transaction fees. You will also pay the applicable mutual fund management fee to the manager of the mutual fund(s) you own in your account.

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 more detailed information about our fees and costs, including our maximum fee schedule, which is negotiable, you may refer to our Form ADV, Part 2A which we will provide to you upon request.

What are your legal obligations to me when acting as my investment advisor? How else does your firm make money and what conflicts of interest do you have?

When we act as your investment advisor, 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 to you.

Here is an example to help you understand what this means: Because we make more money if you hold larger balances with us, we may have a potential conflict if, for example you ask us whether you should withdraw funds from your investment account to pay cash for a new home or automobile rather than finance. This conflict gives us a financial incentive to advise you to maintain larger asset balances in your account(s).

Another conflict of interest is our firm have affiliated companies known as R J Cloud PLLC and MGC Law Firm PLLC.

How might your conflicts of interest affect me, and how will you address them?
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RJ Cloud PLLC provides tax planning, tax preparation, and accounting services and is registered as a certified public accounting firm in the state of Oklahoma. This affiliation represents a conflict of interest as RJCAC receives an economic benefit in recommending the services of RJ Cloud PLLC. Both RJCAC and R J Cloud PLLC are owned by Randall J. Cloud.

MGC Law Firm PLLC provides legal services, estate planning, and general business consulting services and is registered as a law firm. This affiliation represents a conflict of interest as RJCAC receives an economic benefit in recommending the services of MGC Law Firm PLLC. MGC Law Firm PLLC is owned by Matthew G. Cloud, an associate of RJCAC.

While RJCAC does not receive referral fees from RJ Cloud PLLC, or MGC Law Firm PLCC, RJCAC does receive economic benefit from its relationship with RJ Cloud PLLC as Randall J. Cloud is the owner of RJ Cloud PLLC. Some employees of RJCAC may or may not be employees of or may receive compensation from RJ Cloud PLLC. Clients of RJCAC are free to choose any accounting and tax service provider other than RJ Cloud PLLC and are not required to use the accounting and tax services of RJ Cloud PLLC to be a client of RJCAC.

Clients are free to choose any legal services, estate planning or general business consulting services other than MGC Law Firm PLLC and are not required to use the legal services of MGC Law Firm PLLC to be a client of RJCAC. *For more detailed information about our conflicts of interest, you may refer to our Form ADV, Part 2A, which we will provide to you upon request.*

How do your financial professionals make money?

Our financial professionals are compensated by charging their respective clients an advisory fee which is collected from clients quarterly in arrears. Advisory fees are calculated as a percentage of clients' assets under management. In general, the more assets under management, the more an investor will pay in fees so that a firm may have an incentive to see the account grow including by encouraging the investor to increase the assets in their account. Our professionals do not make money from product sales commissions, nor do they receive different compensation based on the product recommended.

Item 4- Disciplinary History

As a financial professional, do you have any disciplinary history? For what type of conduct?
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Do you or your financial professionals have legal or disciplinary history?

No. A free and simple search tool is available at <https://www.investor.gov> to research our firm and our financial professionals.

Item 5- Additional Information

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

Additional, up to date, information about our firm's investment advisory services including a copy of the relationship summary may be found at <https://www.investor.gov> or investors may call 918-949-9713.