



Form ADV Part 3 – Client Relationship Summary

March, 2024

Introduction

Juncture Wealth Strategies, LLC (JWS) is registered with the Securities and Exchange Commission (SEC) as an investment advisor, and we provide investment advisory services rather than brokerage services. Investment advisory services and brokerage services and fees differ, and it is important for the retail investor to understand the differences. This document gives you a summary of the types of services we provide and how you pay. Please ask us for more information. Free and simple tools are available to research firms and financial professionals at 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?

Services: We offer investment advisory services to retail investors. We also are hired to manage investment models and client accounts as a sub-advisor by third parties who are not related to us. You will pay an on-going asset-based fee at the end of each month for our services, based on the value of the cash and investments in your advisory account.

Monitoring: If you open an advisory account with our firm, your funds or assets are held in your account in your name at a qualified custodian such as Charles Schwab. We'll meet with you to understand your current financial situation, existing resources, goals, and risk tolerance. Based on what we learn, as part of our standard service, we'll recommend a portfolio of investments that is monitored on a regular basis and, if necessary, rebalanced to meet your changing needs, stated goals and objectives. If you choose, we will also provide to you a comprehensive financial plan for which we may collect a fee under a separate contract. We will contact you (by phone or e-mail) at least annually to discuss your portfolio.

Investment Authority: You can choose an account that either allows us to 1) determine the amount and types of investments to buy and sell in your account without asking you for approval (a "discretionary account") or 2) give you advice and you pre-approve what investments to buy and sell (a "non-discretionary account"). For non-discretionary accounts, you will make the ultimate decision regarding the purchase or sale of investments for your account.

Investment Offerings: Our investment advice is not limited to a particular type of security. We provide advice with respect to equities, fixed income and cash investments. Our JWS strategies will cover a wide selection of investments and will be managed by third party money managers (TPMMs), including Juncture Asset Management (JAM), a separate company owned by the same individuals as JWS. Other firms could provide advice on a wider range of choices, some of which might have lower costs.

Account Minimums: We do not have specified account minimums. However, some strategies and investment products may require minimum amounts to participate.

Additional information about our advisory services is in Item 4 of our Firm Brochure ("Part 2 Brochures") available online at <https://adviserinfo.sec.gov/firm/summary/298110>.

CONVERSATION STARTER - Ask your financial professional:

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?

You will be charged an ongoing monthly fee based on the amount and complexity of your relationship. We charge a maximum advisory fee of 2.0% of assets under management. The negotiated fee percentage will vary based on size and type of investments. We may negotiate lower fee arrangements for clients at our sole discretion. You will also pay portfolio management fees up to 1.75% for any TPMM that is selected to manage your investments. The more assets you have in your advisory account, the more you will pay us. We therefore have an incentive to increase the assets in your advisory account in order to increase our fees. You pay our fee monthly even if no trading occurs in your account. Our firm's fees will be automatically deducted from your advisory account, which will reduce the value of your advisory account. In certain situations such as additional financial planning not included in our standard asset based fee, we may charge you an hourly or flat fee.

You are responsible for all custodial and securities broker-dealer fees charged for executing transactions in your account. Our asset-based fee is separate and distinct from the custodian trade execution fees. You may also pay custody fees imposed by the custodian holding your accounts for certain investments and maintaining your account.

Some investments such as mutual funds, index funds, exchange traded funds, and annuities impose additional fees and internal costs that will reduce the value of your investment over time. Also, with certain investments such as annuities, you may have to pay fees such as “surrender charges” to sell the investment.

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. *Additional information about our fees is in Item 5 of our Firm Brochure (“Part 2 Brochures”) available online at <https://adviserinfo.sec.gov/firm/summary/298110>.*

CONVERSATION STARTER - Ask your financial professional:

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 firm’s financial professionals are licensed to recommend insurance products for a commission. They have an incentive to recommend insurance products to you in order to increase compensation. However, we will always notify you of any insurance recommendation that will generate a commission for our firm.

We have a solicitation agreement with an unrelated accounting firm for the introduction of their clients to JWS. These arrangements do not represent a conflict of interest to clients as no additional client charges are incurred.

We receive compensation for the referral of JWS clients and the client’s tax advisor to unaffiliated professionals for income tax strategies. The advisor has an incentive to recommend certain tax professionals to you in order to increase compensation.

CONVERSATION STARTER - Ask your financial professional:

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

Additional information about our fees is in Item 5 and 10 of our Firm Brochure (“Part 2 Brochures”) available online at <https://adviserinfo.sec.gov/firm/summary/298110>.

How do your financial professionals make money?

Our financial professionals are compensated through a combination of salary and bonus. Salary is tied to the amount of client revenue generated from their advisory services and also includes product sales commissions (e.g. insurance products). Bonuses are discretionary and reflect the overall success of the firm and the individual.

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 our firm and our financial professionals.

CONVERSATION STARTER - Ask your financial professional:

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

Additional Information

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 #298110. If you would like additional, up-to-date information or a copy of this disclosure, please call 480.253.4100.

CONVERSATION STARTER - Ask your financial professional:

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?