

This brochure supplement provides information about Charles Joseph Massimo that supplements the CJM Fiscal Management, Inc. brochure. You should have received a copy of that brochure. Please contact Charles Joseph Massimo, President if you did not receive CJM Fiscal Management, Inc.'s brochure or if you have any questions about the contents of this supplement.

CJM Fiscal Management, Inc.

Form ADV Part 2B – Individual Disclosure Brochure

for

Charles Joseph Massimo

Personal CRD Number: 1535863

Investment Adviser Representative

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Item 2: Educational Background and Business Experience

Name: Charles Joseph Massimo

Born: 1962

Education Background and Professional Designations:

Education:

BA Liberal Arts, Manhattanville College – 1984

Business Background:

2010 – Present	President CJM Fiscal Management, Inc.
2007 – Present	Registered Representative H. Beck
2003 – 2007	Financial Advisor Royal Alliance

Item 3: Disciplinary Information

There are no legal or disciplinary events that are material to a client's or prospective client's evaluation of this advisory business.

Item 4: Other Business Activities

Charles Joseph Massimo is a registered representative as well as a licensed insurance agent. From time to time, he will offer clients advice or products from those activities. Clients should be aware that these services pay a commission and involve a possible conflict of interest, as commissionable products can conflict with the fiduciary duties of a registered investment adviser. CJM always acts in the best interest of the client; including the sale of commissionable products to advisory clients. Clients are in no way required to implement the plan through any representative of CJM in their capacity as a registered representative or a licensed insurance agent.

Item 5: Additional Compensation

Other than salary, annual bonuses, regular bonuses, Charles Joseph Massimo does not receive any economic benefit from any person, company, or organization, in exchange for providing clients advisory services through CJM Fiscal Management, Inc..

Item 6: Supervision

As President, Chief Compliance Officer and representative of CJM Fiscal Management, Inc., Charles Joseph Massimo supervises all duties and activities. Charles Joseph Massimo's contact information is on the cover page of this disclosure document.