

**Firm Brochure**  
(Part 2A of Form ADV)



**2060 The Alameda**  
**San Jose, CA 95126**  
**408-345-2890**  
**408-345-2896 (fax)**  
**[www.cjadvisory.com](http://www.cjadvisory.com)**

This brochure provides information about the qualifications and business practices of C-J ADVISORY, INC. If you have any questions about the contents of this brochure, please contact us at: 408-345-2890, or by email at: [clientservice@cjadvisory.com](mailto:clientservice@cjadvisory.com). The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission, or by any state securities authority.

Additional information about C-J ADVISORY, INC is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov)

March 2014

## Material Changes

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### Annual Update

The Material Changes section of this brochure will be updated annually when material changes occur since the previous release of the Firm Brochure.

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### Full Brochure Available

Whenever you would like to receive a complete copy of our Firm Brochure, please contact us by telephone at: 408-345-2890 or by email at:

[clientservice@cjadvisory.com](mailto:clientservice@cjadvisory.com).

# Table of Contents

<b>Material Changes.....</b>	<b>i</b>
Annual Update .....	i
Full Brochure Available .....	i
<b>Advisory Business .....</b>	<b>1</b>
Firm Description.....	1
Principal Owners.....	2
Types of Advisory Services.....	2
Tailored Relationships .....	2
Types of Agreements.....	2
Financial Planning Agreement .....	2
Advisory Service Agreement/Retainer Fees .....	3
Retainer Agreement.....	4
Investment Management Agreement .....	4
Hourly Planning Engagements.....	4
Asset Management .....	4
Termination of Agreement .....	5
<b>Fees and Compensation.....</b>	<b>5</b>
Description.....	5
Fee Billing .....	5
Other Fees.....	6
Expense Ratios.....	6
Past Due Accounts and Termination of Agreement .....	6
<b>Performance-Based Fees .....</b>	<b>6</b>
Sharing of Capital Gains .....	6
<b>Types of Clients.....</b>	<b>7</b>
Description.....	7
Account Minimums.....	7
<b>Methods of Analysis, Investment Strategies and Risk of Loss.....</b>	<b>7</b>
Methods of Analysis.....	7
Investment Strategies .....	8
Risk of Loss .....	8

<b>Disciplinary Information .....</b>	<b>9</b>
Legal and Disciplinary.....	9
<b>Code of Ethics, Participation or Interest in Client Transactions and Personal Trading.....</b>	<b>10</b>
Code of Ethics.....	10
Participation or Interest in Client Transactions.....	10
Personal Trading.....	10
<b>Brokerage Practices.....</b>	<b>10</b>
Selecting Brokerage Firms.....	10
Order Aggregation .....	10
<b>Review of Accounts .....</b>	<b>11</b>
Periodic Reviews .....	11
Review Triggers.....	11
Regular Reports.....	<u>11</u>
<b>Client Referrals and Other Compensation .....</b>	<b>11</b>
Incoming Referrals.....	11
Referrals Out.....	11
Other Compensation.....	11
<b>Custody.....</b>	<b>12</b>
Account Statements.....	12
Net Worth Statements.....	12
<b>Investment Discretion.....</b>	<b>12</b>
Discretionary Authority for Trading.....	12
Limited Power of Attorney.....	12
<b>Voting Client Securities .....</b>	<b>13</b>
Proxy Votes .....	13
<b>Financial Information .....</b>	<b>13</b>
Financial Condition .....	13
<b>Business Continuity Plan .....</b>	<b>13</b>
General .....	13
Disasters.....	13
Alternate Offices .....	13

Loss of Key Personnel .....	13
<b>Information Security Program.....</b>	<b>14</b>
Information Security .....	14
Privacy Notice .....	14
<b>Brochure Supplement (Part 2B of Form ADV) .....</b>	<b>15</b>
Education and Business Standards .....	15
Professional Certifications .....	15
Veda Cassells-Jones, CFP® .....	16

# Advisory Business

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## Firm Description

C-J ADVISORY, INC, ("CJA") was founded in 1980 and incorporated in 1996.

CJA provides personalized confidential financial planning and investment management to individuals, pension and profit sharing plans, trusts, estates, charitable organizations and small businesses. Advice is provided through consultation with the client and may include: determination of financial objectives, identification of financial problems, cash flow management, tax planning, insurance review, investment management, education funding, retirement planning, and estate planning.

CJA is a fee-based financial planning and investment management firm. The firm also offers insurance products (e.g., Life and Disability, Long Term Healthcare). The firm is not affiliated with entities that sell financial products or securities.

Investment advice is an integral part of financial planning. In addition, CJA advises clients regarding cash flow, college planning, retirement planning, tax planning and estate planning.

CJA does not act as a custodian of client assets. The client always maintains asset control. CJA places trades for clients under a limited power of attorney.

A written evaluation of each client's initial situation is provided to the client, in the form of an Executive Summary and net worth statement. Periodic reviews are also communicated to provide reminders of the specific courses of action that need to be taken. More frequent reviews occur but are not necessarily communicated to the client unless immediate changes are recommended.

Other professionals (e.g., lawyers, accountants, etc.) are engaged directly by the client on an as-needed basis. Conflicts of interest will be disclosed to the client in the unlikely event they should occur.

The initial "get acquainted" appointment, by telephone, is free of charge and is considered an exploratory interview to determine the extent to which financial planning and investment management may be beneficial to the client.

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**Principal Owners**

Veda A. Cassells-Jones, CFP® is a 100% stockholder.

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**Types of Advisory Services**

CJA provides investment supervisory services, also known as asset management services; manages investment advisory accounts; and furnishes investment advice through consultations.

On a regular basis, CJA furnishes advice to clients on matters not involving securities, such as financial planning matters, taxation issues, and trust services that often include estate planning.

As of February 28, 2014, assets under management totaled \$136,863,353.00, for 318 clients.

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**Tailored Relationships**

The goals and objectives for each client are documented in our client relationship management system. Clients may impose restrictions on investing in certain securities or types of securities.

Agreements may not be assigned without client consent.

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**Types of Agreements**

The following agreements define the typical client relationships:

**Financial Planning Agreement**

A financial plan is designed to help the client with all aspects of financial planning without ongoing investment management after the financial plan is completed.

The financial plan may include, but is not limited to: a net worth statement; a cash flow statement; a review of investment accounts, including reviewing asset allocation and providing repositioning recommendations; strategic tax planning; a review of retirement accounts and plans including recommendations; a review of insurance policies and recommendations for changes, if necessary; one or more retirement scenarios; estate planning review and recommendations; and post-secondary education planning with funding recommendations.

Detailed investment advice and specific recommendations are provided as part of a financial plan. Implementation of the recommendations is at the discretion of the client.

The fee for a financial plan is predicated upon the facts known at the start of the engagement. The fee range is \$1,000 to \$10,000 depending on complexity. Since financial planning is a discovery process, situations occur wherein the client is unaware of certain financial exposures or predicaments.

In the event that the client's situation is substantially different than disclosed at the initial meeting, a revised fee will be provided for mutual agreement. The client must approve the change of scope in advance of the additional work being performed when a fee increase is necessary.

After delivery of a financial plan, future face-to-face meetings may be scheduled as necessary for up to one month. Follow-on implementation work is billed separately at the rate of \$300 per hour.

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### **Advisory Service Agreement/Retainer Fees**

Most clients choose to have CJA manage their assets in order to obtain ongoing in-depth advice and life planning. All aspects of the client's financial affairs are reviewed, including those of their children/grandchildren. Realistic and measurable goals are set and objectives to reach those goals are defined. As goals and objectives change over time, suggestions are made and implemented on an ongoing basis.

The scope of work and fee is provided to the client in writing prior to the start of the relationship. A Wealth Management Agreement (WMA) includes: cash flow management; insurance review; investment management; education planning; retirement planning; estate planning; and tax preparation reviews, as well as the implementation of recommendations within each area.

The WMA fee is based on a percentage of the investable assets according to the following schedule:

- 1.95% on the first \$250,000;
- 1.85% on the next \$250,000 (from \$250,001 to \$500,000); and
- 1.60% on the next \$250,000 (from \$500,001 to \$750,000); and
- 1.35% on the next \$250,000 (from \$750,001 to \$1,000,000); and
- 1.10% on the next \$2,000,000 (from \$1,000,001 to \$3,000,000); and
- 0.85% on the next \$2,000,000 (from \$3,000,001 to \$5,000,000); and
- 0.65% on the assets above \$5,000,001.

Current client relationships may exist where fees are higher or lower than the fee schedule above.



Although the WMA is an ongoing agreement and constant adjustments are required, the length of service to the client is at the discretion of the client or CJA. The client or CJA may terminate an Agreement by written notice to the other party. At termination, fees will be billed on a pro rata basis for the portion of the month completed. The portfolio value at the completion of the prior full billing month is used as the basis for the fee computation, adjusted for the number of days during the billing month prior to termination.

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### **Retainer Agreement**

In some circumstances, a *Retainer Agreement* is executed in lieu of, or in addition to an *Advisory Service Agreement* when it is more appropriate to work on a fixed-fee basis. The annual fee will be determined based on the scope of the project.

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### **Investment Management Agreement**

An Investment Management Agreement may be executed when financial planning is not provided as part of the relationship. The annual fee for an Investment Management Agreement will be determined based on facts and circumstances, but is generally 1% of the investable assets.

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### **Hourly Planning Engagements**

CJA provides hourly planning services for clients who need advice on a limited scope of work. The hourly rate for limited scope engagements is tiered:

Veda Cassells-Jones, CFP <sup>®</sup> , AIF <sup>®</sup> , CLTC:	\$300
Financial Planning Assistants (FPAs):	\$150
Client Service Administrators (CSAs):	\$100

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### **Asset Management**

Assets are invested primarily in no-load or low-load mutual funds and exchange-traded funds. Mutual Fund companies charge each shareholder an investment management fee that is disclosed in the fund prospectus. Brokerage firms may charge a transaction fee for the purchase of some funds.

Stocks and bonds may be purchased or sold through a brokerage account when appropriate. The brokerage firm may charge a fee for stock and bond trades. CJA does not receive any compensation, in any form, from mutual fund companies.

Investments may also include: equities (stocks), warrants, corporate debt securities, commercial paper, certificates of deposit, municipal securities, investment company securities (variable life insurance, variable annuities, and mutual funds shares), U. S. government securities, options contracts, futures contracts, and interests in partnerships.

Initial public offerings (IPOs) are sometimes available through CJA's custodian(s).

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### **Termination of Agreement**

A Client may terminate any of the aforementioned agreements at any time by notifying CJA in writing and paying the rate for the time spent on the investment advisory engagement prior to notification of termination. If the client made an advance payment, CJA will refund any unearned portion of the advance payment.

CJA may terminate any of the aforementioned agreements at any time by notifying the client in writing. If the client made an advance payment, CJA will refund any unearned portion of the advance payment.

## **Fees and Compensation**

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### **Description**

CJA bases its fees on a percentage of assets under management, hourly charges, fixed fees and/or retainer fees.

*Retainer Agreements* will be priced based on the complexity of work, especially when asset management is not the most significant part of the relationship.

Financial plans are priced according to the degree of complexity associated with the client's situation.

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### **Fee Billing**

Investment management fees are billed quarterly, in **advance**, meaning that we invoice you **before** the three-month billing period has begun. Payment in full is expected upon invoice presentation. Fees are usually deducted from a designated client account to facilitate billing. The client must consent in advance to direct debiting of their investment account.

Fees for financial plans are billed 50% in advance, with the balance due upon delivery of the financial plan.

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### **Other Fees**

Custodians charge transaction fees on purchases and/or sales of mutual funds and exchange-traded funds. CJA absorbs (pays) these fees for the client. Refer to the *Wrap Fee Program Brochure*.

CJA, in its sole discretion, may waive its minimum fee and/or charge a lesser investment advisory fee based upon certain criteria (e.g., historical relationship, type of assets, anticipated future earning capacity, anticipated future additional assets, dollar amounts of assets to be managed, related accounts, account composition, etc.).

New Advisory Service Agreement fees are calculated on a formula basis and adjusted for complexity of individual situations. *The formula is based on gross income, gross assets and other financial considerations.*

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### **Expense Ratios**

Mutual funds generally charge a management fee for their services as investment managers. The management fee is called an expense ratio. For example, an expense ratio of 0.50 means that the mutual fund company charges 0.5% for their services. These fees are in addition to the fees paid by you to CJA.

Performance figures quoted by mutual fund companies in various publications are after their fees have been deducted.

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### **Past Due Accounts and Termination of Agreement**

CJA reserves the right to stop work on any account that is more than 45 days overdue. In addition, CJA reserves the right to terminate any financial planning engagement where a client has willfully concealed or has refused to provide pertinent information about financial situations when necessary and appropriate, in CJA's judgment, to providing proper financial advice. Any unused portion of fees collected in advance will be refunded within 30 days.

## **Performance-Based Fees**

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### **Sharing of Capital Gains**

Fees are not based on a share of the capital gains or capital appreciation of managed securities.

CJA does not use a performance-based fee structure because of the potential conflict of interest (i.e., it could create an incentive for the adviser to recommend an investment that may carry a higher degree of risk to the client).

## Types of Clients

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### Description

CJA generally provides investment advice to individuals, pension and profit sharing plans, trusts, estates, or charitable organizations, corporations or business entities.

Client relationships vary in scope and length of service.

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### Account Minimums

The minimum account size is generally \$25,000.

CJA has the discretion to waive the account minimum. Accounts of less than \$25,000 may be set up when the client and the advisor anticipate the client will add additional funds to the accounts bringing the total to \$25,000 within a reasonable time. Other exceptions apply to employees of CJA and their relatives, or relatives of existing clients.

Clients with assets below the minimum account size may pay a higher percentage rate on their annual fees than the fees paid by clients with greater assets under management.

## Methods of Analysis, Investment Strategies and Risk of Loss

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### Methods of Analysis

Security analysis methods may include charting, fundamental analysis, technical analysis, and cyclical analysis.

The sources of information include electronic financial data streams, financial newsletters and magazines, inspections of corporate activities, research materials prepared by others, corporate rating services, timing services, annual reports, prospectuses, filings with the Securities and Exchange Commission, and company press releases.

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## Investment Strategies

The primary investment strategy used for client accounts is *Strategic Asset Allocation*. This strategy utilizes a core and satellite approach. This means that we use passively-managed index and exchange-traded funds as the core investments, and then add actively-managed funds where there are greater opportunities to make a difference. Portfolios are globally diversified to control the risk associated with traditional markets.

The investment strategy for a specific client is based upon the objectives stated by the client during consultations. The client may change these objectives at any time.

Other strategies may include long-term purchases, short-term purchases, trading, short sales, margin transactions, and option writing (including covered options, uncovered options or spreading strategies).

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## Risk of Loss

All investment programs have certain risks that are borne by the investor. Our investment approach constantly keeps the risk of loss in mind. Investors face the following investment risks:

- Interest-rate Risk: Fluctuations in interest rates may cause investment prices to fluctuate. For example, when interest rates rise, yields on existing bonds become less attractive, causing their market values to decline.
- Market Risk: The price of a security, bond, or mutual fund may drop in reaction to tangible and intangible events and conditions. This type of risk is caused by external factors independent of a security's particular underlying circumstances. For example, political, economic and social conditions may trigger market events.
- Inflation Risk: When any type of inflation is present, a dollar today will not buy as much as a dollar next year, because purchasing power is eroding at the rate of inflation.
- Currency Risk: Overseas investments are subject to fluctuations in the value of the dollar against the currency of the investment's originating country. This is also referred to as exchange rate risk.
- Reinvestment Risk: This is the risk that future proceeds from investments may have to be reinvested at a potentially lower rate of return (i.e. interest rate). This primarily relates to fixed income securities.
- Business Risk: These risks are associated with a particular industry or a particular company within an industry. For example, oil-drilling companies depend on finding oil and then refining it, a lengthy process, before they can generate a profit. They carry a higher risk of profitability than an electric company, which generates its income from

a steady stream of customers who buy electricity no matter what the economic environment is like.

- Liquidity Risk: Liquidity is the ability to readily convert an investment into cash. Generally, assets are more liquid if many traders are interested in a standardized product. For example, Treasury Bills are highly liquid, while real estate properties are not.
- Financial Risk: Excessive borrowing to finance a business' operations increases the risk of profitability, because the company must meet the terms of its obligations in good times and bad. During periods of financial stress, the inability to meet loan obligations may result in bankruptcy and/or a declining market value.

## Disciplinary Information

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### Legal and Disciplinary

CJA and its employees have not been involved in legal or disciplinary events related to past or present investment clients.

# **Code of Ethics, Participation or Interest in Client Transactions and Personal Trading**

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## **Code of Ethics**

The employees of CJA have committed to a Code of Ethics that is available for review by clients and prospective clients upon request.

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## **Participation or Interest in Client Transactions**

CJA and its employees may buy or sell securities that are also held by clients. Employees may not trade their own securities ahead of client trades.

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## **Personal Trading**

The Chief Compliance Officer of CJA is Veda A. Cassells-Jones, CFP®. She reviews all employee trades each month. The personal trading reviews ensure that the personal trading of employees does not affect the markets, and that clients of the firm receive preferential treatment. Since most employee trades are small mutual fund trades or exchange-traded fund trades, those transactions do not affect the securities markets.

# **Brokerage Practices**

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## **Selecting Brokerage Firms**

CJA does not have any affiliation with product sales firms. Specific custodian recommendations are made to Clients based on their need for such services. CJA recommends custodians based on the proven integrity and financial responsibility of the firm and the best execution of orders at reasonable rates.

CJA recommends discount brokerage firms and trust companies (qualified custodians).

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## **Order Aggregation**

Most trades are mutual funds or exchange-traded funds where trade aggregation does not garner any client benefit.

## Review of Accounts

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### Periodic Reviews

Account reviews are performed monthly by Veda A. Cassells-Jones, CFP®; also by John Blood, CFA®, CFP® at Disciplined Wealth Strategies. Account reviews are performed more frequently when market conditions dictate.

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### Review Triggers

Other conditions that may trigger a review are changes in the tax laws, new investment information, and changes in a client's own situation.

## Client Referrals and Other Compensation

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### Incoming Referrals

CJA has been fortunate to receive client referrals over the years. The referrals came from current clients, estate planning attorneys, accountants, employees, personal friends of employees and other similar sources. The firm does not compensate referring parties for these referrals.

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### Referrals Out

CJA does not accept referral fees or any form of remuneration from other professionals when a client is referred to them.



# Custody

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## Account Statements

All assets are held at qualified custodians, which means the custodians provide account statements directly to clients at their address of record or their email address, monthly.

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## Net Worth Statements

Clients are frequently provided with net worth statements. Net worth statements contain approximations of bank account balances provided by the client, as well as the value of land and hard-to-price real estate in addition to securities portfolio values. The net worth statements are used for long-term financial planning where the exact values of assets are not material to the financial planning tasks.

# Investment Discretion

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## Discretionary Authority for Trading

CJA accepts discretionary authority to manage securities accounts on behalf of clients. CJA has the authority to determine, without obtaining specific client consent, the securities to be bought or sold, and the amount of the securities to be bought or sold.

The client approves the custodian to be used. CJA does not receive any portion of the transaction fees (if any) paid by the client to the custodian.

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## Limited Power of Attorney

A limited power of attorney is a trading authorization for this purpose. Clients sign a limited power of attorney so that we may execute the trades that they have approved.

## Voting Client Securities

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### Proxy Votes

Unless the client designates otherwise, CJA votes proxies for securities over which it maintains discretionary authority consistent with its proxy voting policy. A copy of CJA's proxy voting policy is available upon request.

## Financial Information

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### Financial Condition

CJA does not have any financial impairment that will preclude the firm from meeting contractual commitments to clients.

A balance sheet is not required to be provided because CJA does not serve as a custodian for client funds or securities, and does not require prepayment of fees six months or more in advance.

## Business Continuity Plan

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### General

CJA has a Business Continuity Plan in process that provides detailed steps to mitigate and recover from the loss of office space, communications, services or key people.

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### Disasters

The Business Continuity Plan covers natural disasters such as snow storms, hurricanes, tornados, and flooding. The Plan covers man-made disasters such as loss of electrical power, loss of water pressure, fire, bomb threat, nuclear emergency, chemical event, biological event, T-1 communications line outage, Internet outage, railway accident and aircraft accident. Electronic files are backed up weekly and archived offsite. Additionally, all files are backed up daily by an outside vender (i.e. Carbonite).

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### Alternate Offices

Alternate offices are identified to support ongoing operations in the event the main office is unavailable. It is our intention to contact all clients within five days of a disaster that dictates moving our office to an alternate location.

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### Loss of Key Personnel

CJA is in process of creating a Business Continuation Agreement with another financial advisory firm to support CJA in the event of serious disability or death of the principal(s) of CJA.

# Information Security Program

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## Information Security

CJA maintains an information security program to reduce the risk of Client's personal and confidential information being breached.

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## Privacy Notice

"CJA is committed to maintaining the confidentiality, integrity and security of the personal information that is entrusted to us.

The categories of nonpublic information that we collect from you may include information about your personal finances, information about your health to the extent that it is needed for the financial planning process, information about transactions between you and third parties, and information from consumer reporting agencies, e.g., credit reports. We use this information to help you meet your personal financial goals.

With your permission, we disclose limited information to attorneys, accountants, and mortgage lenders with whom you have established a relationship. You may opt out from our sharing information with these nonaffiliated third parties by notifying us at any time by telephone, mail, fax, email, or in person. With your permission, we share a limited amount of information about you with your brokerage firm in order to execute securities transactions on your behalf.

We maintain a secure office to ensure that your information is not placed at unreasonable risk. We employ a firewall barrier, secure data encryption techniques and authentication procedures in our computer environment.

We do not provide your personal information to mailing list vendors or solicitors. We require strict confidentiality in our agreements with unaffiliated third parties that require access to your personal information, including financial service companies, consultants, and auditors. Federal and state securities regulators may review our Company records and your personal records as permitted by law.

Personally identifiable information about you will be maintained while you are a client, and for the required period thereafter that records are required to be maintained by federal and state securities laws. After that time, information may be destroyed (shredded).

We will notify you in advance if our privacy policy is expected to change. We are required by law to deliver this *Privacy Notice* to you annually, in writing, which we do in July of each year."

## Brochure Supplement (Part 2B of Form ADV)

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### Education and Business Standards

CJA requires that advisors in its employ have a Bachelor's degree and further coursework demonstrating knowledge of financial planning and tax planning. Examples of acceptable coursework include: an MBA, a CFP<sup>®</sup>, a CFA<sup>®</sup>, a ChFC<sup>®</sup>, JD, CTFA, EA or CPA. Additionally, advisors must have work experience that demonstrates their aptitude for financial planning and investment management.

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### Professional Certifications

Certified Financial Planner (CFP<sup>®</sup>): Certified Financial Planners are licensed by the CFP Board to use the CFP mark. CFP certification requirements:

- Bachelor's degree from an accredited college or university.
- Completion of the financial planning education requirements set by the CFP Board ([www.cfp.net](http://www.cfp.net)).
- Successful completion of the 10-hour CFP<sup>®</sup> Certification Exam.
- Three-year qualifying full-time work experience.
- Successfully pass the Candidate Fitness Standards and background check.

Chartered Financial Analyst (CFA<sup>®</sup>): Chartered Financial Analysts are licensed by the CFA Institute to use the CFA mark. CFA certification requirements:

- Hold a bachelor's degree from an accredited institution or have equivalent education or work experience.
- Successful completion of all three exam levels of the CFA Program.
- Have 48 months of acceptable professional work experience in the investment decision-making process.
- Fulfill society requirements, which vary by society. Unless the candidate is upgrading from affiliate membership, all societies require two sponsor statements as part of each application.
- Agree to adhere to and sign the Member's Agreement, a Professional Conduct Statement, and any additional documentation requested by the CFA Institute.

Enrolled Agent (EA): Enrolled Agents are enrolled by the Internal Revenue Service and authorized to use the EA designation. EA enrollment requirements:

- Successful completion of the three-part IRS Special Enrollment Examination (SEE), or completion of five years of employment by the IRS in a position which regularly interpreted and applied the tax code and its regulations.
- Successfully pass the background check conducted by the IRS.

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**VEDA CASSELLS-JONES, CFP®**

Birth Year: 1947

Formal Education: BA – Sociology

Post-graduate work in Psychology and Counseling.

Business Background: Ms. Cassells-Jones has owned and operated a full service financial life planning practice since 1980. She has been a CFP® since 1989, and was a Registered Principal with Commonwealth Financial Network from 1992 to 2008.

She is a:

- CFP® (Certified Financial Planner)
- AIF® (Accredited Investment Fiduciary)
- IAR (Investment Advisor Representative) of C-J Advisory, Inc. which is a RIA (Registered Investment Advisor)
- Life Insurance agent
- CLTC (Certified, Long Term Care Insurance) agent
- Disability Insurance agent
- Health Insurance agent
- Stock and Bond brokerage advisor
- Qualified Retirement Plan (Pension) consultant