

SJS Investment Services Client Relationship Summary – Form CRS March 2024

SJS Investment Services (SJS) is registered with the Securities and Exchange Commission (SEC) as an investment adviser. Investment advisory services and fees differ from those of a broker-dealer and it is important for you to understand the differences. ***Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing.***

This document is a summary of the services and fees we offer to “retail” investors who seek or receive services primarily for personal, family, or household purposes.

What investment services and advice can you provide me?

SJS is a fiduciary and offers investment advisory services to retail investors. ***For a detailed description of the investment advisory services offered, please refer to our Form ADV Part 2A by clicking the following link: [Form ADV Part 2A](#). The detailed description is included in Items 4, 7, 13, and 16.***

Account Monitoring: We monitor your accounts, maintain contact with you, and recommend adjustments to your portfolio at least quarterly. This is offered as part of our standard services to you.

Investment Authority: We manage investment accounts typically on a discretionary basis where we will decide which investments to buy and sell for your account. For non-discretionary investment accounts, you make the ultimate decision regarding the purchase or sale of investments.

Investment Offerings: We offer advice on the following types of investments or products: equity securities, ETFs, municipal securities, government bonds, mutual funds, third party separately managed accounts, private funds, variable annuities, and cash equivalents through discretionary and non-discretionary investment accounts.

Account Minimums and Requirements: We seek portfolios with a minimum value of \$1,000,000. We may waive this condition based on special circumstances on a client-by-client basis.

Key Questions to 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?

What fees will I pay?

Your fee is calculated as a percentage of the market value of all assets in your accounts on the last day of trading of each calendar quarter. We typically bill at the beginning of a quarter based on the previous quarter end assets under management (in arrears). We may also charge fixed fees for various services. Fixed fees are due and payable upon completion of the services. The more assets you have under our management, the more you will pay us in fees, so we may have an incentive to encourage you to increase your assets under our management.

Examples of the most common fees and costs applicable to our clients from other third parties include: custodian fees, account maintenance fees, fees related to mutual funds, ETFs, and variable annuities, transaction charges when purchasing or selling securities, and other product-level fees associated with your investments.

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 detailed information, please see Item 5 of our [Form ADV Part 2A](#).

Key Questions to 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.

While we are held to a fiduciary standard, some of the benefits provided by a custodian benefit us and may not benefit your accounts. These benefits include, but are not limited to, educational events organized and / or sponsored by a custodian, occasional business entertainment of us by a custodian's personnel including meals, lodging, and other entertainment, technology, compliance, legal, and business consulting.

For additional information, please see [Form ADV Part 2A](#) Items 5, 10, 12, and 14 to help you understand what conflicts exist.

Key Questions to Ask Your Financial Professional

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

How do your financial professionals make money?

The financial professionals of SJS receive a salary. Any bonus received by the financial professionals is primarily based on corporate profitability which may include an element of new accounts opened and assets under management.

Certain financial professionals are licensed insurance agents; however, they do not directly receive any compensation for these activities. Any compensation for insurance activities comes indirectly through the financial professional's salary.

Do you or your financial professionals have legal or disciplinary history?

No, SJS and our financial professionals do not have any legal or disciplinary history to disclose. **Visit Investor.gov/CRS for a free and simple search tool to research us and our financial professionals.**

Key Questions to Ask Your Financial Professional

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

Additional Information

For additional information about our investment advisory services and to request a copy of the relationship summary, please contact us at 419-885-2626 or visit our website at www.sjsinvest.com.

Key Questions to 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?