

FORM CRS
A J FELDMAN FINANCIAL, LLC
NOVEMBER 26, 2024

ITEM 1: INTRODUCTION

A J Feldman Financial, LLC (“AJFF,” “us,” “we”) is an SEC registered investment adviser. Registration of an investment adviser does not imply any level of skill or training. Services and fees offered by investment advisory firms like AJFF differ from those offered by brokerage firms 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.

ITEM 2: RELATIONSHIPS AND SERVICES

What investment services and advice can you provide me?

We offer investment advisory services to retail clients (“you”). Our services include Investment Supervisory and Financial Planning Services. The initial investment and asset allocation recommendations are based on the financial information we gather from you including net worth, risk tolerance, financial goals and objectives, investment restrictions requested by you and overall financial conditions. Based on this information, you are provided with initial investment recommendations designed to provide an appropriate asset mix consistent with your stated objectives. As a general rule, we believe that investing is best suited to those who believe in a long-term buy-and-hold policy. Therefore, clients should not expect frequent investment changes in the portfolio. requires a \$100,000 minimum account size for Investment Supervisory Services; however, in our sole discretion, we may waive or lower the minimum account size. There is no minimum account size for Financial Planning Services. Please see Items 4 and 7 of our Brochure at <https://adviserinfo.sec.gov/firm/brochure/154773> for more information.

Conversation Starter:
Given my financial situation, should I choose an investment advisory service? Why or why not?

Conversation Starter:
How will you choose investments to recommend to me?

Under Investment Supervisory Services, we exercise full investment discretion over your accounts. This means that at the outset of an advisory relationship, you authorize us to make portfolio decisions without your prior approval. This includes decisions about which security to

trade, the quantity, price, time, and commission rate, if any. You may impose reasonable restrictions, such as security or industry limitations. As part of our standard services, our investment professionals monitor your accounts on a regular basis through meetings and discussions of investment ideas, market conditions, securities held in accounts, and performance. Generally, investment decisions are applied across all client accounts managed within a particular strategy, though there are differences due to client restrictions, cash flows, etc. For more information about how we monitor your account, please see Item 13 of our Brochure at <https://adviserinfo.sec.gov/firm/brochure/154773>.

Conversation Starter:
What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?

ITEM 3: FEES, COSTS, CONFLICTS, AND STANDARD OF CONDUCT

What fees will I pay?

For Investment Supervisory Services, our fee for the management of your account is based on an annual percentage of the account’s assets under management, including money market instruments and cash.

The standard annual fee follows a tiered schedule which ranges from 1.5% for accounts valued up to \$100,000, to 0.9% on accounts valued between \$1 million and \$5 million. Fees for accounts greater than \$5 million are negotiable. Fees are generally computed and payable quarterly, in advance, based on the market value on the last business day of each prior quarter. Initial and terminating periods will be calculated pro-rata, with excess fees repaid as applicable. Negotiated fee schedules depend on a client's particular needs, overall relationship, and other unique factors. Financial Planning Services are usually incorporated in our Investment Supervisory Services, but if provided separately, are subject to hourly fees. The more assets we manage for you, the greater our potential fee and so we have an incentive to encourage increased account assets. Our fees do not include brokerage commissions, transaction fees, custodial fees, and other similar charges. If your portfolio holds a mutual fund or exchange-traded fund, you will also indirectly bear your share of fees and expenses charged by each fund.

Conversation Starter: 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?

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 information, please see Items 5 and 12 of our Brochure at <https://adviserinfo.sec.gov/firm/brochure/154773>.

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

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 investment professionals are permitted to buy and sell the same securities we buy and sell on your behalf. Please see Items 10 and 11 of our Brochure at <https://adviserinfo.sec.gov/firm/brochure/154773> for more information about our conflicts of interest and how we seek to mitigate them.

How do your financial professionals make money?

Our investment professionals receive a share in firm profits, if any. This presents a conflict because we may take risks to increase assets under management and fees to positively impact profit potential.

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

ITEM 4: DISCIPLINARY HISTORY

Do you or your financial professionals have legal or disciplinary history? No. We have no legal or disciplinary events to report. Please visit Investor.gov/CRS for a free and simple search tool to research AJFF and our investment professionals.

ITEM 5: ADDITIONAL INFORMATION

For additional, up-to-date information about the advisory services we offer, or to request a current copy of Form CRS, please call us at 847-607-8249.

Conversation Starter :
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?