

Client Relationship Summary

**A Summary of Your Advisory Relationship with JBGlobal.com LLC,
an Investment Advisory Firm Registered with the Securities and Exchange Commission**

January, 2024

Brokerage and investment advisory services and fees differ, and it is important for you to understand the differences. Free and simple tools are available to research firms and financial professionals at this link which also provides educational materials about broker-dealers, investment advisors and investing: investor.gov/crs

What investment services and advice can you provide me?

As a registered investment advisory firm, we provide fiduciary investment advisory services and financial planning. As part of our standard services, we continually monitor the management of assets in your account(s) on a "discretionary" basis. This means that we determine which securities to buy and sell and in what amount—and when—without your prior authorization. We require a \$2 million minimum of investable assets. This minimum may be negotiated under certain circumstances. Financial planning and advice is included in our annual fee (see below for fee information). Additional information is available in the sections of our investment advisory brochure entitled "Advisory Business" and "Types of Clients" and in our supplemental brochure for James Berman (links to which appear at the end).

Conversation Starters:

- **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?

For separate account management, we charge an annual fee that is a percentage of the assets under management. At amounts over \$2 million, this fee is 0.95% of the total assets. The fee percentage increases for lesser amounts. The fee is charged in quarterly installments. Please ask for a full fee schedule. The more assets in your account(s), the more you will pay in fees and we may, therefore, have an incentive to encourage you to increase the assets in your account(s). Our fees do not include fees charged at the underlying exchange-traded fund or mutual fund level. Such fees are not charged by us but rather by the manager of the fund. Our fees also do not include fees charged by our independent custodian, Charles Schwab & Co., which may charge transaction fees and administrative fees. 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 is available in the section of our investment advisory brochure entitled "Fees and Compensation."

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?**

What are your legal obligations to me when acting as my investment advisor? How else does your firm make money and what conflicts of interest do you have?

When we act as your investment advisor, we have to act in your best interests and not put our interests 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: we may have an incentive to ask you to roll over your 401(k) plan or other retirement account under our management in order to increase our assets under management and, consequently, our fees. In addition, we serve as subadvisor to a venture capital fund which charges performance-based compensation to which we may be entitled. This fund is closed to new investors. Additional information is available in the sections of our investment advisory brochure entitled "Performance-Based Fees and Side-by-Side Management," "Code of Ethics," and "Voting Client Securities."

Conversation Starter:

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

How do your financial professionals make money?

James Berman owns 100% of our firm and receives distributions based on net profits. Therefore, the more assets under management we manage, the more compensation he receives. Neither James Berman nor the firm receives any commissions for selling securities.

Conversation Starter:

- **Are your financial interests aligned with mine? How or how not?**

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

No.

Conversation Starter:

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

Additional Information

Additional information about our investment advisory services is contained in our investment advisory brochure and in our supplemental brochure available at the links below. Please call (212) 388-9873 to request additional information about our services or to request a copy of Form CRS. For further information, please see our brochures at the links below:

[Investment Advisory Brochure](#)

[Supplemental Brochure](#)

Conversation Starter:

- **Who is my primary contact person? Is he or she a representative of an investment advisor or a broker-dealer? Who can I talk to if I have concerns about how this person is treating me?**