

Form ADV Part 3: Relationship Summary RJ20, Inc.

Introduction

RJ20, Inc. ("RJ20" or "we") is an investment adviser registered with the U.S. Securities and Exchange Commission. We offer our clients investment advisory services. Clients should understand that the services we provide and fees we charge are different than those of a broker-dealer, and that it is important to understand the difference between the two. Free and simple tools are available to research firms and financial professional at <https://www.investor.gov/CRS>, which also provides educational materials about investment advisers, broker-dealers and investing.

What Investment Services and Advice Can You Provide Me?

Description of Services: RJ20 offers investment advisory services to retail investors. Our investment advisory services include: Financial Planning and Consulting Services.

Corporate Services: RJ20 is an ERISA fiduciary to corporate retirement plans under ERISA § 3(21)(A)(ii). Its fiduciary responsibilities are limited to assisting individual participants with the investment of their account balances among investment options made available to them under the plan through non-discretionary advice. The firm also works with non-ERISA corporate retirement plans as well. RJ20, Inc. does not advise plan sponsors on the plan's investment policy, or the selection or monitoring of investment funds. RJ20, Inc. provides plan participants their own customized 401(k) report outlining (i) a personal assessment of participant's current retirement savings and investments, (ii) an indication if participant is on track to meet their retirement goals, (iii) suggestions on how to improve the probability of achieving participant's retirement objectives, and (iv) simple steps participant can take to implement their new strategy. Participants may ask questions electronically and these communications will be serviced by a Certified Financial Planner™ Professional.3 RJ20, Inc. will also make available an online financial planning website for participants - this is known as the Basic Package. In addition RJ20 provides access to other services such as Wellness Services and College Planning Services.

Retirement Plan Participant Advice: If your retirement plan utilizes our Retirement Plan Participant Advice Service, we are available at your request to provide one-on-one advice to you as a retirement plan participant regarding your investment options under the plan. Please see **Item 4 of our Form ADV Part 2A**.

Limited Investment Offerings: We do not primarily recommend one type of security to clients. Instead, we recommend investment portfolios designed to be suitable for each client relative to that client's specific circumstances and needs. However, we are limited in investment selection in that we can only invest your account in securities which are available on your custodian/broker-dealer's platform. When providing you services, we do not recommend or offer advice on any proprietary products.

Account & Fee Minimums: There are no minimum investment amounts or conditions required for establishing a relationship with us.

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?

Description of Principal Fees & Costs:

Fees may be paid as a flat annual charge per "active" participant; not per "eligible" participant. However, if clients wish to elect "eligible" participants to be included in the service, RJ20 will accommodate and include them. Additionally, RJ20's fee may be calculated off of the plan's assets when clients wish to have their expenses allocated as such. As stated earlier in Section 4, this is not a managed portfolio program, discretionary management, assets under management, or wrap program. This is only done when the client wishes to pay their expenses from an automatic percentage fee draw from assets. RJ20's fee for the year is calculated at .04%, but that amount is negotiable. Please see **Item 5 of our Form ADV Part 2A**

As every plan situation is different, therefore it is impossible for the firm to quote a "one size fits all" price for the per participant charge. It is our goal that our fee would never be an onerous burden on plan assets.

Additional Information: 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 about the fees we charge and the other fees and expenses you will incur, please see **Item 5 of our Form ADV Part 2A**.

Conversation Starters: *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?

Standard of Conduct: 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.

Some of our investment adviser representatives also serve as insurance agents. Through their role as such they may sell, for commissions, various insurance products. We have a conflict of interest in recommending these products to you because of the potential for additional revenue.

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

Additional Information: For more information about our conflicts of interests and the ways we are compensated, please see **Item 5 and Item 10 of our Form ADV Part 2A**.

How Do Your Financial Professionals Make Money?

Description of Salary/Payment of IARs: We compensate our investment adviser representatives with a flat salary not dependent on the level of revenue they generate for the firm.

Our representatives also serve as licensed insurance agents. When acting in this capacity, the representative will receive commissions for selling insurance products. This creates a conflict of interest when the representative recommends you purchase insurance products through him or her.

Additional Information: For more information about these conflicts of interest, please see **Item 10 of our Form ADV Part 2A**.

Do You or Your Financial Professionals Have Legal or Disciplinary History?

Neither us, nor our investment adviser representatives have a legal or disciplinary history to report. You can look up more information about us and our investment adviser representatives at <https://www.investor.gov/CRS>.

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

Additional Information About RJ20

Additional information about us and a copy of this relationship summary are available on the Internet at www.rj20.com. You can also find our disclosure brochures and other information about us at <https://adviserinfo.sec.gov/firm/summary/149575>. If you have any questions or want an up-to-date copy of this relationship summary, we can be reached by phone at (877) 438-7520.

Conversation Starters: *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?*