

JT Stratford, LLC
Customer Relationship Summary
April 2024

Item 1. Introduction

JT Stratford, LLC (“JTS”) is an investment adviser registered with the U.S. Securities and Exchange Commission. Investment advisory and brokerage services and fees differ; therefore, it is important for you to understand the differences. Free and simple tools are available to research firms and financial professionals (also referred to as Investment Adviser Representatives; “IARs”) at Investor.gov/CRS, which also provides educational materials about investment advisers, broker-dealers, and investing.

Item 2. Relationships and Services

“What investment services and advice can you provide me?”

Description of Services and Monitoring

We provide investment advisory services to retail investors, including asset management, selection of 3rd party advisors, and financial planning. For clients to whom we provide asset management services, we offer fee plus transaction accounts which we monitor as part of an ongoing process. As part of our standard services, accounts are reviewed by your IAR on an ongoing basis and we attempt to meet (in person or over the phone) with each client to formally review your account at least annually, if you wish. Factors that trigger reviews include changes to our investment recommendations, changes in market conditions, and changes to your financial situation and/or investment needs. For clients to whom we provide financial planning services, we conduct reviews on an “as needed” basis prompted by the client’s request. We may also suggest financial planning reviews when prompted by a change in your financial situation and/or investment needs.

Investment Authority

JTS offers our asset management on both a **discretionary** and **non-discretionary** basis. Discretionary asset management allows us the limited authority to buy and sell investments in your account without asking you each time a transaction is placed. With non-discretionary asset management, we provide investment recommendations but require your approval to proceed. You make the ultimate decision regarding the purchase or sale of investments. Our level of authority is determined at the beginning of our relationship with you in our advisory agreement but can be changed upon request.

Investment Offerings

While we can advise on any investment asset, our investment recommendations are primarily related to investments in exchange traded funds, equity securities, mutual funds, and bonds. As a condition for starting and maintaining a relationship, we do not impose a minimum portfolio size, but certain 3rd party advisors we recommend do have minimums ranging from \$100,000 to \$250,000.

Additional Information

For additional Information, please see our Form ADV Part 2A (with special emphasis on Items 4, 7, and 16 of Part 2A), located at <https://adviserinfo.sec.gov/firm/brochure/155629>.

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?

Item 3. Fees, Costs, Conflicts, and Standard of Conduct

“What fees will I pay?”

JTS’s fees are based on the type(s) of service(s) we provide.

For asset management, we generally charge an ongoing asset-based fee, in advance, at the end of each quarter. The fee is charged as a percentage of your assets that we manage. The more assets there are in your advisory account, the more you will pay in fees, and we may therefore have an incentive to encourage you to increase the assets in your account.

Financial planning services are generally provided in connection with our asset management services at no additional charge, depending on the level of the relationship with the advisor. However, for stand-alone financial planning services, we charge fixed or hourly fees that are mutually agreed upon at the beginning of the engagement.

Our services also include the selection of other advisers, advisory fees charged by other advisers are separate and apart from our advisory fees. Assets managed by such advisers will be in addition to our advisory fee.

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Other Fees and Costs: Some investments, such as ETFs and mutual funds, impose additional internal fees that will reduce the value of your investments over time. Those fees include internal fund fees. You may also pay other fees to the custodian of your assets. These include, but may not be limited to, ticket charges on transactions, fees for wire transfers, stop payments, IRA maintenance, duplicate check or statement copies, overnight deliveries, returned checks, and asset transfers.

Additional Information: You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce the amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying. More detailed information about our fees and costs are included in our Form ADV Part 2A (Items 5.A., B., C., and D.), located at <https://adviserinfo.sec.gov/firm/brochure/155629>.

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?”

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.

For example, some of our IARs are also licensed insurance agents with an insurance company. Through the insurance company, our IARs can offer commission-based products for which they receive additional compensation. This additional compensation causes a conflict of interest as they have an incentive to solicit commission-based products. These arrangements and additional information about other conflicts of interest are discussed in more detail in our Form ADV Part 2A, located at <https://adviserinfo.sec.gov/firm/brochure/155629>

“How else does your firm make money and what conflicts of interest do you have?”

We only generate revenues from our asset management and financial planning services as described above.

Conversation Starter

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

“How do your financial professionals make money?”

Our IARs are compensated through salaries and/or a portion of revenue we receive for the advisory services we provide. The portion paid to your IAR generally does not vary based on the type of investments that are recommended. As an independently owned investment adviser, our owner, who is also an IAR, receives compensation based on the revenues generated by our firm for its advisory services. However, as described above, several of our IARs are also independent insurance agents. When acting in this capacity, they will earn commissions.

Item 4. Disciplinary History

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

No for our firm. Yes for our financial professionals. We invite you to visit [Investor.gov/CRS](https://investor.gov/CRS) for a free and simple search tool to research our Firm and IARs. investor.gov/CRS

Conversation Starters

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

Item 5. Additional Information

We encourage you to seek out additional information about our investment advisory services in our Form ADV Brochure on [Investor.gov](https://investor.gov) or adviserinfo.sec.gov. Alternatively, you can call JTS toll-free at (877) 992-5100 to speak with us directly.

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?