

MKJ Company, LLC d/b/a Carrera Capital Advisors
Form CRS Customer Relationship Summary, April 2, 2024

Introduction

MKJ Company, LLC d/b/a Carrera Capital Advisors ("Carrera") is registered with the Securities and Exchange Commission (SEC) as an investment adviser (registration does not imply a certain level of skill or training).

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

What investment services and advice can you provide me?

Investment Advisory Services: Carrera offers continuous and ongoing investment advice and portfolio management services. Carrera's advice and services are tailored to meet our client's individual needs, life circumstances and investment goals. Generally, Carrera uses the information gathered to prepare an individualized investment policy statement ("IPS") for the client. We manage clients' investment accounts on a discretionary and non-discretionary basis. As part of its standard services, Carrera monitors these investments on an ongoing basis. There is no minimum account size.

Financial Planning Services: Carrera creates financial plans, which are designed to assist clients in achieving financial goals and objectives. A financial plan may address one or more of the following areas: financial position, investment planning, income tax planning, retirement planning, credit planning, insurance planning and risk management, estate planning, and education planning.

For additional information, please see Items 4 and 7 of our Form ADV, 2A Brochure (Part 2A) available at: <https://adviserinfo.sec.gov/>.

Conversation Starters. 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?

Investment Advisory Services: Carrera's fee for our investment advisory/portfolio management services will be charged as a percentage of assets under management that will not exceed 1.40%. Although Carrera has an established fee schedule, we sometimes negotiate other fee schedules depending on the size of the account, type of account, the level of client service required and other factors we consider relevant, including timing of client relationship. Fees will be charged quarterly in advance based on the average daily market value of the client's account(s), as determined by the custodian, during the last quarter. Since the fees we receive are asset-based (i.e., based on the value of your account), the more assets there are in your account, the more you will pay in fees, and we therefore have an incentive to encourage you to increase the assets in your account.

Financial Planning Services: Carrera sometimes charges a fee for financial planning services. For clients who retain Carrera for its investment advisory services, sometimes there is a separate fee for Carrera's financial planning services. Financial planning fees are generally calculated and charged on a flat-fee basis typically ranging from a minimum of \$1,000 to \$25,000 per engagement, but may exceed this range depending upon complexity. Financial planning fees will generally be due upon delivery of the completed financial plan. If you terminate our financial planning services after we have begun the work but before completion, the termination fee equal to one-half of the agreed upon planning fee. Financial planning fees and the termination fee are negotiable. Carrera reduces or waives the financial planning fees and/or termination fee in certain circumstances.

Other Fees and Costs: For investment advisory services, in addition to Carrera's fees, you will incur expenses charged by the funds you invest in, as well as fees for custodians, brokers, and other third parties. For financial planning services, you may incur charges for third-party specialists such as attorneys, tax accountants and insurance professionals.

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 additional information, please see Item 5 of our Form ADV, 2A Brochure (Part 2A) available at: <https://adviserinfo.sec.gov/>.

Conversation Starter. 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 recommendations and investment advice, we provide you. Here are some examples to help you understand what this means.

- Through our custodial arrangements with certain entities, they provide us, at no charge, with brokerage services, as well as platform services that are intended to support and benefit intermediaries like us. This gives us an incentive to recommend that you maintain your account with these custodians.

Conversation Starter. Ask your financial professional...

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

For additional information, please see our Form ADV, 2A Brochure (Part 2A) available at: <https://adviserinfo.sec.gov/>.

How do your financial professionals make money?

Our financial professionals, some of whom are also owners, are compensated from revenues generated by investment advisory fees and financial planning fees.

Compensation is based upon the financial professional's percentage of remaining revenues after all company expenses are paid. Financial professionals who are not owners, receive a fixed compensation and may be paid bonuses. Compensation can create some conflicts with your interest. You should understand and ask us about these conflicts. Here are some examples to help you understand what this means.

- Compensation is paid regardless of whether the market goes up or down.
- Investment Advisory fees are taken from accounts quarterly, regardless of an increase or decrease in account value.

Do your financial professionals have legal or disciplinary history?

Neither our firm nor our financial professionals have any legal or disciplinary history. Visit www.investor.gov/CRS for a free and simple search tool to research us and our financial professionals.

Conversation Starter. Ask your financial professional...

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

Additional Information

If you would like additional information or a copy of this disclosure or our Form ADV, Part 2A, please call (248) 244-6051.

Conversation Starter. 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?