

JJCC Financial, Inc.

Form ADV Part 2A – Disclosure Brochure

Effective: April 17, 2017

This Form ADV 2A (Disclosure Brochure) provides information about the qualifications and business practices of JJCC Financial, Inc. (“JJCC” or the “Advisor”). If you have any questions about the contents of this Disclosure Brochure, please contact us at (978) 793-1748.

JJCC is a registered investment advisor with the State of Texas. The information in this Disclosure Brochure has not been approved or verified by the U.S. Securities and Exchange Commission (“SEC”) or by any state securities authority. Registration of an investment advisor does not imply any specific level of skill or training. This Disclosure Brochure provides information about JJCC to assist you in determining whether to retain the Advisor.

Additional information about JJCC and its advisory persons are available on the SEC’s website at www.adviserinfo.sec.gov by searching with our firm name or our CRD# 287531.

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Item 2 – Material Changes

Form ADV 2 is divided into two parts: *Part 2A (the "Disclosure Brochure")* and *Part 2B (the "Brochure Supplement")*. The Disclosure Brochure provides information about a variety of topics relating to an Advisor's business practices and conflicts of interest. The Brochure Supplement provides information about advisory personnel of JJCC.

JJCC believes that communication and transparency are the foundation of our relationship and continually strive to provide our Clients with the complete and accurate information at all times. We encourage all current and prospective Clients to read this Disclosure Brochure and discuss any questions you may have with us. And of course, we always welcome your feedback.

Material Changes

- Disciplined Wealth Strategies, Inc. changed its legal name to JJCC Financial, LLC in February 2017.
- JJCC is transitioning to registration with the State of Texas from the U.S. Securities and Exchange Commission.
- The Advisor is adding investment management services to its service offerings. Please see Items 4, 5 and 8.

Future Changes

From time to time, we may amend this Disclosure Brochure to reflect changes in our business practices, changes in regulations and routine annual updates as required by the securities regulators. This complete Disclosure Brochure or a Summary of Material Changes shall be provided to each Client annually and if a material change occurs in the business practices of JJCC.

At any time, you may view the current Disclosure Brochure on-line at the SEC's Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching with our firm name or our CRD# 287531. You may also request a copy of this Disclosure Brochure at any time, by contacting us at (978) 793-1748.

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Item 4 – Advisory Services

A. Firm Information

JJCC Financial, Inc. (“JJCC” or the “Advisor”) is a registered investment advisor with the State of Texas, which is organized as a Corporation under the laws of Texas. JJCC was founded in November 2012 as a registered investment advisor under the name Disciplined Wealth Strategies, Inc. (“DWS”). The assets and clients of DWS were acquired in January 2016. In February 2017, DWS changed its legal name to JJCC Financial, LLC and became a registered investment advisor. JJCC is owned and operated by John T. Blood (CEO). This Disclosure Brochure provides information regarding the qualifications, business practices, and the financial planning and consulting services provided by JJCC.

B. Advisory Services Offered

JJCC offers investment management and financial planning services to individuals, high net worth individuals, and other types of clients (each referred to as a “Client”).

Investment Management Services

JJCC provides customized investment advisory solutions for its Clients. This is achieved through continuous personal Client contact and interaction while providing discretionary investment management and related advisory services. JJCC works closely with each Client to identify their investment goals and objectives as well as risk tolerance and financial situation in order to create a portfolio strategy. JJCC will then construct a portfolio, consisting of low-cost, diversified mutual funds and/or exchange-traded funds (“ETFs”) to achieve the Client’s investment goals. The Advisor may also utilize individual stocks and individual bonds to meet the needs of its Clients. The Advisor may utilize other types of investments, as appropriate, to meet the needs of particular Clients. JJCC may also retain certain legacy investments based on tax circumstances, portfolio fit and Client preferences.

JJCC has a long-term investment approach, but the Advisor may buy, sell or re-allocate positions that have been held less than one year to meet the objectives of the Client or due to market conditions. JJCC will construct, implement and monitor the portfolio to ensure it meets the goals, objectives, circumstances, and risk tolerance agreed to by the Client. Each Client will have the opportunity to place reasonable restrictions on the types of investments to be held in their respective portfolio, subject to acceptance by the Advisor.

JJCC evaluates and selects investments for inclusion in Client portfolios only after applying its internal due diligence process. JJCC may recommend, on occasion, redistributing investment allocations to diversify the portfolio. JJCC may recommend specific positions to increase sector or asset class weightings. The Advisor may recommend employing cash positions as a possible hedge against market movement. JJCC may recommend selling positions for reasons that include, but are not limited to, harvesting capital gains or losses, business or sector risk exposure to a specific security or class of securities, overvaluation or overweighting of the position[s] in the portfolio, change in risk tolerance of Client, generating cash to meet Client needs, or any risk deemed unacceptable for the Client’s risk tolerance.

At no time will JJCC accept or maintain custody of a Client’s funds or securities, except for authorized deduction of the Advisor’s fees. All Client assets will be managed within their designated account[s] at the Custodian, pursuant to the Client investment advisory agreement. Please see Item 12.

Financial Planning Services

JJCC will typically provide a variety of financial planning services to individuals and families, pursuant to a written financial planning agreement. Services are offered in several areas of a Client’s financial situation, depending on their goals, objectives and financial situation. Generally, such financial planning services will involve preparing a financial plan or rendering a financial consultation for clients based on the Client’s financial goals and objectives. This planning or consulting may encompass one or more areas of need, including, but not limited to investment planning, retirement planning, personal savings, cash flow planning, executive compensation, education savings and other areas of a Client’s financial situation.

A financial plan developed for or financial consultation rendered to the Client will usually include general recommendations for a course of activity or specific actions to be taken by the Client. For example, recommendations may be made that the Client start or revise their investment programs, commence or alter

retirement savings, establish education savings and/or charitable giving programs. JJCC may also refer Clients to an accountant, attorney or another specialist, as appropriate for their unique situation. For certain financial planning engagements, the Advisor will provide a written summary of Client's financial situation, observations, and recommendations. For consulting or ad-hoc engagements, the Advisor may not provide a written summary. Plans or consultations are typically completed within six months of contract date, assuming all information and documents requested are provided promptly.

Financial planning and consulting recommendations may pose a potential conflict between the interests of the Advisor and the interests of the Client. Clients are not obligated to implement any recommendations made by the Advisor or maintain an ongoing relationship with the Advisor. Clients may be offered additional services for the implementation and/or ongoing investment management of the Clients assets. If the Client elects to act on any of the recommendations made by the Advisor, the Client is under no obligation to execute the transaction through the Advisor or Mr. Blood. Please see Item 10.

C. Client Account Management

Prior to engaging JJCC to provide financial planning and consulting services, each Client is required to enter into one or more agreements with the Advisor that define the terms, conditions, authority and responsibilities of the Advisor and the Client. These services may include:

- Establishing an Investment Strategy – JJCC, in connection with the Client, may develop a statement that summarizes the Client's investment goals and objectives along with the broad strategy[ies] to be employed to meet the objectives.
- Asset Allocation – JJCC will develop a strategic asset allocation that is targeted to meet the investment objectives, time horizon, financial situation and tolerance of risk for each Client.
- Portfolio Construction – JJCC will develop a portfolio for the Client that is intended to meet the stated goals and objectives of the Client.
- Investment Management and Supervision – JJCC will provide investment management and ongoing oversight of the Client's relationship's investment portfolio.

D. Wrap Fee Programs

JJCC does not manage assets and does not place Client assets into a wrap fee program.

E. Assets Under Management

JJCC is a recently established advisor. Assets under management shall be reported following the Advisor's December 31, 2017 fiscal year end. Clients may request more current information at any time by contacting the Advisor.

Item 5 – Fees and Compensation

The following paragraphs detail the fee structure and compensation methodology for JJCC's services. Each Client shall sign a financial planning agreement that details the responsibilities of JJCC and the Client.

A. Fees for Advisory Services

Investment Management Services

Investment advisory fees are paid quarterly, in advance of each calendar quarter, pursuant to the terms of the investment advisory agreement. Investment advisory fees are offered at an annual rate of up to 1.75% and negotiated based on each Client's situation. Fees are based on several factors, including the size of the Client relationship, the complexity of the services to be provided, potential future growth the of account[s] and/or other factors.

Investment advisory fees are calculated based on the closing market value in the account[s] at the end of the prior calendar quarter. The investment advisory fee in the first quarter of service is prorated from the inception date of the account[s] to the end of the first quarter. Fees may be negotiable at the sole discretion of the Advisor. The Client's fees will take into consideration the aggregate assets under management with Advisor. All securities

held in accounts managed by JJCC will be independently valued by the Custodian. JJCC will not have the authority or responsibility to value portfolio securities.

The Advisor's fee is exclusive of, and in addition to, brokerage fees, transaction fees, and other related costs and expenses, which may be incurred by the Client. However, the Advisor shall not receive any portion of these commissions, fees, and costs.

Financial Planning Services

JJCC offers financial planning services at an hourly rate of up to \$250 per hour or for a fixed engagement fee. Clients may also be offered services based on an annual financial planning engagement. Fixed fee engagements are negotiated based on the expected number of hours to complete the engagement at the negotiated hourly rate. Annual retainers are charged at an annual rate of up to \$15,000, billed quarterly in advance. Fees may be negotiable depending on the nature and complexity of each Client's circumstances. An estimate for total hours and/or costs will be determined prior to engaging for these services.

B. Fee Billing

Investment Management Services

Investment advisory fees are calculated by the Advisor or its delegate and deducted from the Client's account[s] at the Custodian. The Advisor shall send an invoice to the Custodian indicating the amount of the fees to be deducted from the Client's account[s] at the respective quarter-end date. The amount due is calculated by applying the quarterly rate (annual rate divided by 4) to the total assets under management with JJCC at the end of the prior calendar quarter. Clients will be provided with a statement, at least quarterly, from the Custodian reflecting deduction of the investment advisory fee. In addition, the Advisor will provide the Client a report itemizing the fee, including the calculation period covered by the fee, the account value and the methodology used to calculate the fee. It is the responsibility of the Client to verify the accuracy of these fees as listed on the Custodian's brokerage statement as the Custodian does not assume this responsibility. Clients provide written authorization permitting JJCC to be paid directly from their account[s] held by the Custodian as part of the investment advisory agreement and separate account forms provided by the Custodian.

Financial Planning Services

Project-based financial planning and consulting fees are invoiced up to 50% of the expected cost of the engagement upon execution of the financial planning agreement and the balance upon the completion of the agreed upon deliverable[s]. Annual retainer engagements are billed quarterly, in advance of each calendar quarter.

C. Other Fees and Expenses

Clients may incur certain fees or charges imposed by third parties, other than JJCC, in connection with investments made on behalf of the Client's account[s]. The Client is responsible for all custody and securities execution fees charged by the Custodian. The fees charged by JJCC are separate and distinct from these custody and execution fees.

In addition, all fees paid to JJCC for investment advisory services are separate and distinct from the expenses charged by mutual funds and ETFs to their shareholders, if applicable. These fees and expenses are described in each fund's prospectus. These fees and expenses will generally be used to pay management fees for the funds, other fund expenses, account administration (e.g., custody, brokerage and account reporting), and a possible distribution fee. A Client could invest in these products directly, without the services of JJCC, but would not receive the services provided by JJCC which are designed, among other things, to assist the Client in determining which products or services are most appropriate for each Client's financial situation and objectives. Accordingly, the Client should review both the fees charged by the fund[s] and the fees charged by JJCC to fully understand the total fees to be paid. Please refer to Item 12 – Brokerage Practices for additional information.

D. Advance Payment of Fees and Termination

Investment Management Services

JJCC is compensated for its services [in advance of the quarter in which investment advisory services are rendered. Either party may terminate the investment advisory agreement by providing advance written notice to the other party. The Client may terminate the investment advisory agreement within five (5) business days of signing the Advisor's agreement at no cost to the Client. After the five-day period, the Client will incur charges for bona fide

advisory services rendered to the point of termination and such fees will be due and payable by the Client. The Advisor will refund any unearned, prepaid investment advisory fees from the effective date of termination to the end of the quarter. The Client's investment advisory agreement with the Advisor is non-transferable without the Client's prior consent.

Financial Planning Services

JJCC may be partially compensated for its services at the start of an engagement. Either party may terminate the planning agreement with JJCC, at any time, by providing written notice to the other party. Upon termination, the Client shall be billed for actual hours logged on the planning project times the agreed upon hourly rate or the percentage completed for a fixed fee engagement. For annual retainer engagements, the Client shall be responsible for fees up to and including the effective date of termination as a percentage of the days in the quarter for which the agreement was in effect. Upon termination, any unearned, prepaid fees will be promptly refunded to the Client. In addition, the Client may terminate the agreement within five business (5) days of signing the Advisor's financial planning or consulting agreement at no cost to the Client. After the five-day period, the Client will incur charges for bona fide services rendered to the point of termination and such fees will be due and payable by the Client. The Client's financial planning agreement with the Advisor is non-transferrable without the Client's prior consent.

E. Compensation for Sales of Securities

JJCC does not buy or sell securities to generate commission and does not receive any compensation for securities transactions in any Client account, other than the investment advisory and financial planning fees noted above.

Item 6 – Performance-Based Fees and Side-By-Side Management

JJCC does not charge performance-based fees. The fees charged by JJCC are as described in Item 5 – Fees and Compensation above and are not based upon the capital appreciation of the funds or securities held by any Client. JJCC does not manage any proprietary investment funds or limited partnerships (for example, a mutual fund or a hedge fund) and has no financial incentive to recommend any particular investment options to its Clients.

Item 7 – Types of Clients

JJCC offers investment management and financial planning services to individuals, high net worth individuals, and other types of Clients. JJCC generally does not impose a minimum account size for establishing a relationship.

Item 8 – Methods of Analysis, Investment Strategies and Risk of Loss

A. Methods of Analysis

Financial plans and related advice are tailored to the unique needs of each Client after gaining a full understanding of the Client's goals, financial situation, time horizon, tolerance for investment risk and other factors. The Advisor may use financial modeling software and other tools to assist in developing strategies for its Clients.

JJCC primarily employs a fundamental analysis method in developing investment strategies for its Clients. Research and analysis from JJCC is derived from numerous sources, including financial media companies, third-party research materials, Internet sources, and review of company activities, including annual reports, prospectuses, press releases and research prepared by others.

Fundamental analysis utilizes economic and business indicators as investment selection criteria. These criteria are generally ratios and trends that may indicate the overall strength and financial viability of the entity being analyzed. Assets are deemed suitable if they meet certain criteria to indicate that they are a strong investment with a value discounted by the market. While this type of analysis helps the Advisor in evaluating a potential investment, it does not guarantee that the investment will increase in value. Assets meeting the investment criteria utilized in the fundamental analysis may lose value and may have negative investment performance. The

Advisor monitors these economic indicators to determine if adjustments to strategic allocations are appropriate. More details on the Advisor's review process are included below in "Item 13 – Review of Accounts".

As noted above, JJCC generally employs a long-term investment strategy for its Clients, as consistent with their financial goals. JJCC will typically hold all or a portion of a security for more than a year, but may hold for shorter periods for the purpose of rebalancing a portfolio or meeting the cash needs of Clients. At times, JJCC may also buy and sell positions that are more short-term in nature, depending on the goals of the Client and/or the fundamentals of the security, sector or asset class.

B. Risk of Loss

Investing in securities involves certain investment risks. Securities may fluctuate in value or lose value. Clients should be prepared to bear the potential risk of loss. JJCC will assist Clients in determining an appropriate financial strategy based on their tolerance for risk and other factors noted above. However, there is no guarantee that a Client will meet their investment goals. The risks associated with a particular strategy are provided to each Client as part of the financial planning process.

While the methods of analysis help the Advisor in evaluating a potential investment, it does not guarantee that the investment will increase in value. Assets meeting the investment criteria utilized in these methods of analysis may lose value and may have negative investment performance.

Each Client engagement will entail a review of the Client's investment goals, financial situation, time horizon, tolerance for risk and other factors to develop an appropriate strategy for managing a Client's account. Client participation in this process, including full and accurate disclosure of requested information, is essential for the analysis of a Client's account. The Advisor shall rely on the financial and other information provided by the Client or their designees without the duty or obligation to validate the accuracy and completeness of the provided information. It is the responsibility of the Client to inform the Advisor of any changes in financial condition, goals or other factors that may affect this analysis.

The risks associated with a particular strategy are provided to each Client in advance of investing Client accounts. The Advisor will work with each Client to determine their tolerance for risk as part of the portfolio construction process.

Past performance is not a guarantee of future returns. Investing in securities and other investments involve a risk of loss that each Client should understand and be willing to bear. Clients are reminded to discuss these risks with the Advisor.

Item 9 – Disciplinary Information

There are no legal, regulatory or disciplinary events involving JJCC or its owner. JJCC values the trust you place in us. As we advise all Clients, we encourage you to perform the requisite due diligence on any advisor or service provider in which you partner. Our firm background is available on the Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching with our firm name or our CRD# 287531. You may also research the background of John T. Blood by searching with his full name or his Individual CRD# 4270742.

Item 10 – Other Financial Industry Activities and Affiliations

The sole business of JJCC and Mr. Blood is to provide investment advisory services to its Clients. Neither JJCC nor its Supervised Persons are involved in other business endeavors. JJCC does not maintain any affiliations with other firms, other than contracted service providers to assist with the servicing of its Client's accounts.

Item 11 – Code of Ethics, Participation or Interest in Client Transactions and Personal Trading

A. Code of Ethics

JJCC has implemented a Code of Ethics (the "Code") that defines our fiduciary commitment to each Client. This Code of Ethics applies to all persons associated with JJCC (our "Supervised Persons"). The Code was developed to provide general ethical guidelines and specific instructions regarding our duties to you, our Client.

JJCC and its Supervised Persons owe a duty of loyalty, fairness and good faith towards each Client. It is the obligation of JJCC associates to adhere not only to the specific provisions of the Code, but also to the general principles that guide the Code. The Code of Ethics covers a range of topics that may include; general ethical principles, reporting personal securities trading, reportable securities, initial public offerings and private placements, reporting ethical violations, distribution of the Code of Ethics, review and enforcement processes, amendments to Form ADV and supervisory procedures. JJCC has written its Code of Ethics to meet and exceed regulatory standards. To request a copy of our Code of Ethics, please contact us at (978) 793-1748.

B. Personal Trading with Material Interest

JJCC and its Supervised Persons may purchase or sell the same securities that may be recommended to Clients. JJCC does not act as principal in any transactions. In addition, the Advisor does not act as the general partner of a fund, or advice an investment company. JJCC does not have an interest in any securities recommended to Clients.

C-D. Personal Trading in Same Securities as Clients

While JJCC and its Supervised Persons may also purchase or sell the same securities that may be recommended to Clients, neither JJCC or Mr. Blood will ever trade in their accounts to the detriment of any Client. JJCC maintains a Code of Ethics that defines our responsibility as a fiduciary to ensure that Client interest are always placed above our own. When JJCC or any Supervised Persons purchase or sell any securities that is also recommended Clients, our trades will be placed place only after Client orders have been placed and filled.

Item 12 – Brokerage Practices

A. Recommendation of Custodian[s]

JJCC does not have discretionary authority to select the broker-dealer/custodian for custody and execution services. The Client will select the broker-dealer/custodian (herein the "Custodian") to safeguard Client assets and authorize JJCC to direct trades to this Custodian as agreed in the investment advisory agreement. Further, JJCC does not have the discretionary authority to negotiate commissions on behalf of our Clients on a trade-by-trade basis.

Where JJCC does not exercise discretion over the selection of the Custodian, it may recommend the Custodian[s] to Clients for custody and execution services. Clients are not obligated to use the recommended Custodian and will not incur any extra fee or cost associated with using a broker-dealer/custodian not recommended by JJCC. JJCC may recommend the Custodian based on criteria such as, but not limited to, reasonableness of commissions charged to the Client, services made available to the Client, its reputation, and/or location of the Custodian's offices. JJCC will typically recommend that Clients establish accounts at TD Ameritrade Institutional, a division of TD Ameritrade, Inc. ("TD Ameritrade"). TD Ameritrade is an independent and unaffiliated SEC-registered broker-dealer and member of FINRA/SIPC. TD Ameritrade offers services to independent investment advisors, which include custody of securities, trade execution, clearance and settlement of transactions. Advisor receives some benefits from TD Ameritrade through its participation in the program. (Please see the disclosure under Item 14 below.)

Following are additional details regarding the brokerage practices of the Advisor:

1. Soft Dollars - Soft dollars are revenue programs offered by broker-dealers whereby an advisor enters into an agreement to place security trades with the broker in exchange for research and other services. JJCC does not participate in soft dollar programs sponsored or offered by any broker-dealer. However, the Advisor does receive certain economic benefits from the Custodian. Please see Item 14.

2. Brokerage Referrals - JJCC does not receive any compensation from any third party in connection with the recommendation for establishing an account.

3. Directed Brokerage - All Clients are serviced on a "directed brokerage basis", where JJCC will place trades within the established account[s] at the Custodian designated by the Client. Further, all Client accounts are

traded within their respective brokerage account[s]. The Advisor will not engage in any principal transactions (i.e., trade of any security from or to the Advisor's own account) or cross transactions with other Client accounts (i.e., purchase of a security into one Client account from another Client's account[s]). JJCC will not be obligated to select competitive bids on securities transactions and does not have an obligation to seek the lowest available transaction costs. These costs are determined by the Custodian.

B. Aggregating and Allocating Trades

The primary objective in placing orders for the purchase and sale of securities for Client accounts is to obtain the most favorable net results taking into account such factors as 1) price, 2) size of order, 3) difficulty of execution, 4) confidentiality and 5) skill required of the custodian. JJCC will execute its transactions through the Custodian as directed by the Client. JJCC may aggregate orders in a block trade or trades when securities are purchased or sold through the Custodian for multiple (discretionary) accounts in the same trading day. If a block trade cannot be executed in full at the same price or time, the securities actually purchased or sold by the close of each business day must be allocated in a manner that is consistent with the initial pre-allocation or other written statement. This must be done in a way that does not consistently advantage or disadvantage any particular Client accounts.

Item 13 – Review of Accounts

A. Frequency of Reviews

Securities in Client accounts are monitored on a regular and continuous basis by John T. Blood, Chief Compliance Officer of JJCC. Formal reviews are generally conducted at least annually or more or less frequently depending on the needs of the Client.

Clients that engage JJCC for an ongoing financial planning retainer will be eligible for periodic meetings with the Advisor and reviews of various financial matters during the engagement. For project-based planning and consulting services, the Client may engage the Advisor for an additional review at any time.

B. Causes for Reviews

In addition to the investment monitoring noted in Item 13.A., each Client account shall be reviewed at least annually. Reviews may be conducted more or less frequently at the Client's request. Accounts may be reviewed as a result of major changes in economic conditions, known changes in the Client's financial situation, and/or large deposits or withdrawals in the Client's account[s]. The Client is encouraged to notify JJCC if changes occur in the Client's personal financial situation that might adversely affect the Client's investment plan. Additional reviews may be triggered by material market, economic or political events.

For financial planning, Clients may request reviews at any time. Ongoing retainer Clients will be reviewed at least annually.

C. Review Reports

The Client will receive brokerage statements no less than quarterly from the Custodian. These brokerage statements are sent directly from the Custodian to the Client. The Client may also establish electronic access to the Custodian's website so that the Client may view these reports and their account activity. Client brokerage statements will include all positions, transactions and fees relating to the Client's account[s]. The Advisor may also provide Clients with periodic reports regarding their holdings, allocations, and performance.

JJCC does not send regular reports to its Clients for financial plans. For Clients that engage under an annual retainer, the financial plan and other engagement deliverables may be updated as per the terms of the financial planning agreement.

Item 14 – Client Referrals and Other Compensation

A. Compensation Received by JJCC

Participation in Institutional Advisor Platform

As disclosed under Item 12, above, the Advisor participates in TD Ameritrade's institutional customer program and the Advisor may recommend TD Ameritrade to Clients for custody and brokerage services. There is no direct link between the Advisor's participation in the program and the investment advice it gives to its Clients, although the Advisor receives economic benefits through its participation in the program that are typically not available to TD Ameritrade retail investors. These benefits include the following products and services (provided without cost or at a discount): receipt of duplicate Client statements and confirmations; research related products and tools; consulting services; access to a trading desk serving the Advisor participants; access to block trading (which provides the ability to aggregate securities transactions for execution and then allocate the appropriate shares to Client accounts); the ability to have advisory fees deducted directly from Client accounts; access to an electronic communications network for Client order entry and account information; access to mutual funds with no transaction fees and to certain institutional money managers; and discounts on compliance, marketing, research, technology, and practice management products or services provided to the Advisor by third party vendors. TD Ameritrade may also have paid for business consulting and professional services received by the Advisor's related persons. Some of the products and services made available by TD Ameritrade through the program may benefit the Advisor but may not benefit its Client accounts. These products or services may assist the Advisor in managing and administering Client accounts, including accounts not maintained at TD Ameritrade. Other services made available by TD Ameritrade are intended to help the Advisor manage and further develop its business enterprise. The benefits received by the Advisor or its personnel through participation in the program do not depend on the amount of brokerage transactions directed to TD Ameritrade. As part of its fiduciary duties to clients, the Advisor endeavors at all times to put the interests of its clients first. Clients should be aware, however, that the receipt of economic benefits by the Advisor or its related persons in and of itself creates a potential conflict of interest and may indirectly influence the Advisor's choice of TD Ameritrade for custody and brokerage services.

B. Client Referrals from Solicitors

JJCC does not engage paid solicitors for Client referrals.

Item 15 – Custody

JJCC does not accept or maintain custody of any Client accounts, except for the authorized deduction of the Advisor's fees. All Clients must place their assets with a "qualified custodian". Clients are required to engage the Custodian to retain their funds and securities and direct JJCC to utilize the Custodian for the Client's security transactions. Clients should review statements provided by the Custodian and compare to any reports provided by JJCC to ensure accuracy, as the Custodian does not perform this review. For more information about custodians and brokerage practices, see "Item 12 - Brokerage Practices".

Item 16 – Investment Discretion

JJCC generally has discretion over the selection and amount of securities to be bought or sold in Client accounts without obtaining prior consent or approval from the Client. However, these purchases or sales may be subject to specified investment objectives, guidelines, or limitations previously set forth by the Client and agreed to by JJCC. Discretionary authority will only be authorized upon full disclosure to the Client. The granting of such authority will be evidenced by the Client's execution of an investment advisory agreement containing all applicable limitations to such authority. All discretionary trades made by JJCC will be in accordance with each Client's investment objectives and goals.

Item 17 – Voting Client Securities

JJCC does not accept proxy-voting responsibility for any Client. The Advisor will assist in answering questions relating to proxies, however, the Client retains the sole responsibility for proxy decisions and voting.

Item 18 – Financial Information

Neither JJCC, nor its management has any adverse financial situations that would reasonably impair the ability of JJCC to meet all obligations to its Clients. Neither JJCC, nor any of its advisory persons, has been subject to a bankruptcy or financial compromise. JJCC is not required to deliver a balance sheet along with this Brochure as the firm does not collect advance fees for services to be performed six months or more in advance.

Item 19 – Requirements for State Registered Advisors

A. Educational Background and Business Experience of Principal Officer

The CEO and Chief Compliance Officer of JJCC is John T. Blood. Information regarding the formal education and background of Mr. Blood is included in his ADV 2B below.

B. Other Business Activities of Principal Officer

The Advisor has no information to disclose regarding this Item.

C. Performance Fee Calculations

JJCC does not charge performance-based fees. The fees charged by JJCC are as described in “Item 5 – Fees and Compensation” above and are not based upon the capital appreciation of the funds or securities held by any Client.

D. Disciplinary Information

There are no legal, civil or disciplinary events to disclose regarding JJCC or Mr. Blood. Neither JJCC nor Mr. Blood has ever been involved in any regulatory, civil or criminal action. There have been no client complaints, lawsuits, arbitration claims or administrative proceedings against JJCC or Mr. Blood.

Securities laws require an advisor to disclose any instances where the advisor or its advisory persons have been found liable in a legal, regulatory, civil or arbitration matter that alleges violation of securities and other statutes; fraud; false statements or omissions; theft, embezzlement or wrongful taking of property; bribery, forgery, counterfeiting, or extortion; and/or dishonest, unfair or unethical practices. ***As previously noted, there are no legal, civil or disciplinary events to disclose regarding JJCC or Mr. Blood.***

E. Material Relationships with Issuers of Securities

Neither JJCC nor Mr. Blood has any relationships or arrangements with issuers of securities.

Form ADV Part 2B – Brochure Supplement

for

**John T. Blood
CEO and Chief Compliance Officer**

Effective: April 17, 2017

This Form ADV 2B (Brochure Supplement) provides information about the background and qualifications of John T. Blood (CRD# **4270742**) in addition to the information contained in the JJCC Financial, Inc. ("JJCC" or the "Advisor" - CRD #287531) Disclosure Brochure. If you have not received a copy of the Disclosure Brochure or if you have any questions about the contents of the JJCC Disclosure Brochure or this Brochure Supplement, please contact us at (978) 793-1748.

Additional information about Mr. Blood is available on the SEC's Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov.

Item 2 – Educational Background and Business Experience

The CEO and Chief Compliance Officer of JJCC is John T. Blood. Mr. Blood, born in 1968, is a dedicated Portfolio Manager for Client accounts of JJCC. Mr. Blood earned a Masters in Business Administration from Boston College in 2003. Mr. Blood earned a Bachelor of Science in Mechanical Engineering from Rensselaer Polytechnic Institute in 1990. Mr. Blood earned a Masters of Science in Finance from Boston College in 2003. Additional information regarding Mr. Blood's employment history is included below.

Employment History:

CEO and Chief Compliance Officer, JJCC Financial, Inc.	02/2017 to Present
CEO and Chief Compliance Officer, Efficient Advisors, LLC	01/2016 to 02/2017
Chief Executive Officer, Disciplined Wealth Strategies, Inc.	02/2013 to 02/2017
Vice President, DFA Securities, LLC	01/2010 to 02/2013
Vice President, Dimensional Fund Advisors LP	01/2010 to 02/2013
Chief Market Strategist, Commonwealth Financial Network	09/2000 to 12/2009

Item 3 – Disciplinary Information

There are no legal, civil or disciplinary events to disclose regarding Mr. Blood. Mr. Blood has never been involved in any regulatory, civil or criminal action. There have been no client complaints, lawsuits, arbitration claims or administrative proceedings against Mr. Blood.

Securities laws require an advisor to disclose any instances where the advisor or its advisory persons have been found liable in a legal, regulatory, civil or arbitration matter that alleges violation of securities and other statutes; fraud; false statements or omissions; theft, embezzlement or wrongful taking of property; bribery, forgery, counterfeiting, or extortion; and/or dishonest, unfair or unethical practices. ***As previously noted, there are no legal, civil or disciplinary events to disclose regarding Mr. Blood.***

However, we do encourage you to independently view the background of Mr. Blood on the Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching with his full name or his Individual CRD# 4270742.

Item 4 – Other Business Activities

Mr. Blood has no information to disclose regarding this Item.

Item 5 – Additional Compensation

Mr. Blood has no information to disclose regarding this Item.

Item 6 – Supervision

Mr. Blood serves as the CEO and Chief Compliance Officer of JJCC. Mr. Blood can be reached at (978) 793-1748. JJCC has implemented a Code of Ethics and internal compliance that guide each Supervised Person in meeting their fiduciary obligations to Clients of JJCC. Further, JJCC is subject to regulatory oversight by various agencies. These agencies require registration by JJCC and its Supervised Persons. As a registered entity, JJCC is subject to examinations by regulators, which may be announced or unannounced. JJCC is required to periodically update the information provided to these agencies and to provide various reports regarding the business activities and assets of the Advisor.

Item 7 – Requirements for State Registered Advisors

Mr. Blood does not have any additional information to disclose.

Privacy Policy

Effective: April 17, 2017

Our Commitment to You

JJCC Financial, Inc. ("JJCC" or the "Advisor") is committed to safeguarding the use of personal information of our Clients (also referred to as "you" and "your") that we obtain as your Investment Advisor, as described here in our Privacy Policy ("Policy").

Our relationship with you is our most important asset. We understand that you have entrusted us with your private information, and we do everything that we can to maintain that trust. JJCC (also referred to as "we", "our" and "us") protects the security and confidentiality of the personal information we have and implements controls to ensure that such information is used for proper business purposes in connection with the management or servicing of our relationship with you.

JJCC does not sell your non-public personal information to anyone. Nor do we provide such information to others except for discrete and reasonable business purposes in connection with the servicing and management of our relationship with you, as discussed below.

Details of our approach to privacy and how your personal non-public information is collected and used are set forth in this Policy.

Why you need to know?

Registered Investment Advisors ("RIAs") must share some of your personal information in the course of servicing your account. Federal and State laws give you the right to limit some of this sharing and require RIAs to disclose how we collect, share, and protect your personal information.

What information do we collect from you?

Social security or taxpayer identification number	Assets and liabilities
Name, address and phone number(s)	Income and expenses
E-mail address(es)	Investment activity
Account information (including other institutions)	Investment experience and goals

What Information do we collect from other sources?

Custody, brokerage and advisory agreements	Account applications and forms
Other advisory agreements and legal documents	Investment questionnaires and suitability documents
Transactional information with us or others	Other information needed to service account

How do we protect your information?

To safeguard your personal information from unauthorized access and use we maintain physical, procedural and electronic security measures. These include such safeguards as secure passwords, encrypted file storage and a secure office environment. Our technology vendors provide security and access control over personal information and have policies over the transmission of data. Our associates are trained on their responsibilities to protect Client's personal information.

We require third parties that assist in providing our services to you to protect the personal information they receive from us.

How do we share your information?

An RIA shares Client personal information to effectively implement its services. In the section below, we list some reasons we may share your personal information.

Basis For Sharing	Do we share?	Can you limit?
Servicing our Clients We may share non-public personal information with non-affiliated third parties (such as administrators, brokers, custodians, regulators, credit agencies, other financial institutions) as necessary for us to provide agreed upon services to you, consistent with applicable law, including but not limited to: processing transactions; general account maintenance; responding to regulators or legal investigations; and credit reporting.	Yes	No
Marketing Purposes JJCC does not disclose, and does not intend to disclose, personal information with non-affiliated third parties to offer you services. Certain laws may give us the right to share your personal information with financial institutions where you are a customer and where JJCC or the client has a formal agreement with the financial institution. We will only share information for purposes of servicing your accounts, not for marketing purposes.	No	Not Shared
Authorized Users Your non-public personal information may be disclosed to you and persons that we believe to be your authorized agent(s) or representative(s).	Yes	Yes
Information About Former Clients JJCC does not disclose and does not intend to disclose, non-public personal information to non-affiliated third parties with respect to persons who are no longer our Clients.	No	Not Shared

Changes to our Privacy Policy

We will send you a copy of this Policy annually for as long as you maintain an ongoing relationship with us.

Periodically we may revise this Policy, and will provide you with a revised policy if the changes materially alter the previous Privacy Policy. We will not, however, revise our Privacy Policy to permit the sharing of non-public personal information other than as described in this notice unless we first notify you and provide you with an opportunity to prevent the information sharing.

Any Questions? You may ask questions or voice any concerns, as well as obtain a copy of our current Privacy Policy by contacting us at (978) 793-1748.