

Part 2A of Form ADV: Firm Brochure



JuniorChina Financial Service LLC
(dba "JC Financial")

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This brochure provides information about the qualifications and business practices of JuniorChina Financial Service LLC ("Adviser"). If you have any questions about the contents of this brochure, or if you would like to request a copy of this brochure free of charge, please contact us at 400-039-0319 or at cs@jcfins.com.

The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission ("SEC") or by any state securities authority.

Adviser is a registered investment adviser with the United States Securities and Exchange Commission. Registration of an investment adviser does not imply any level of skill or training. The oral and written communication of an adviser provide you with information about which you determine to hire or retain an adviser. Additional information about Adviser is also available on the SEC's website at www.adviserinfo.sec.gov.

Item 2

Material Changes

Registered investment advisers are required to disclose all material changes of fact regarding its brochure since its last annual update. Since this is Adviser's first filing and version of its brochure, there have been no material changes, and Adviser has no information applicable to this Item.

We will provide you with a new brochure as necessary based on any material changes or new information, at any time, and without charge. Our brochure may be requested free of charge through our website, www.jcfins.com, or by contacting us at cs@jcfins.com.

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Advisory Business

Adviser, doing business as JC Financial Services, is 100% owned by JuniorChina Financial Holdings Ltd and has been providing advisory services since July 1, 2018. JuniorChina Financial Holdings LTD is 85% owned by Mr. Bingshan Song CRD#678955, 10% by Mr. Tao Hu CRD# 6861026, and 5% by Mr. Minghuang Li CRD# 6895284. As of July 2018, Adviser manages \$0 on a non-discretionary basis.

Model Portfolio Program

Adviser offers an automated Model Portfolio Program via the Adviser website and mobile applications. Adviser begins by assessing a Client's investment profile through an online questionnaire via the Adviser website and mobile applications. The profile questionnaire gauges factors such as the Client's financial situation, investment time horizon, tolerance for risk, investment income needs, cash flow needs, and years of investment experience. Based on the total score obtained from the profile questionnaire the Client's investment objectives are determined. Adviser then provides a recommended model portfolio allocation ("model portfolios") designed to meet those stated Client objectives. The Client may choose Adviser's recommendation or a different model portfolio of their own choosing. Clients are also provided electronically with an Investment Policy Statement that summarizes the Client's stated investment objectives, risk tolerance, investment time horizon, model portfolio asset allocation, investment limits, and process for monitoring and review.

Adviser will ensure that the following conditions are met: 1) Adviser will manage the model portfolios on the basis of the Client's stated financial situation and investment objectives; 2) each Client will receive account statements with a description of all account activity at least quarterly prepared by Velox Clearing LLC who acts as Adviser's clearing firm and qualified custodian maintaining custody of the Client's portfolio assets; and, 3) each Client will retain certain indicia of ownership of the securities and funds in the account, e.g., the ability to withdraw funds, among others.

Asset Allocation of ETFs Program

Adviser offers an automated Asset Allocation of ETFs Program via the Adviser website and mobile applications. Adviser begins by assessing a Client's investment profile through an online questionnaire via the Adviser website and mobile applications. The profile questionnaire gauges

factors such as the Client's investment time horizon, tolerance for risk, investment income needs, cash flow needs, and years of investment experience. Based on the total score obtained from the Client questionnaire the Client's investment objectives are determined. Adviser then provides a recommended asset allocation of ETF's designed to meet those stated Client objectives. The Client may choose Adviser's recommendation or a different asset allocation of ETF's of their own choosing. Clients are also provided electronically with an Investment Policy Statement that summarizes the Client's stated investment objectives, risk tolerance, investment time horizon, asset allocation, investment limits, and process for monitoring and review.

Adviser recommendations are comprised of a mix of low-cost exchange traded funds ("ETF" s) in different asset classes. This strategy focuses on Modern Portfolio Theory, which provides the framework for combining securities in a portfolio to attempt to generate the highest returns possible at a given level of risk. This is achieved through a focus on diversification - the process of building portfolios with asset classes and securities that should move independently of each other. After initial account opening, Clients can continually update their asset allocation selection or ETF selections. Adviser provides Clients with individual, password protected, login credentials to its website and mobile application where Clients can view their holdings and their account history as well as access to all account related documents. Adviser rebalances the model portfolios on a periodic basis to realign the portfolio to the desired weighting across investments. Clients utilizing Adviser's automated portfolio management service should understand that asset allocation recommendations are limited to a number of ETFs.

Asset Allocation of Individual Stocks Program

Adviser offers the buying and selling of individual stocks for Clients within the Asset Allocation of Individual Stocks Program. Adviser begins by assessing a Client's investment profile through an online questionnaire via the Adviser website and mobile applications. The profile questionnaire gauges factors such as the Client's investment time horizon, tolerance for risk, investment income needs, cash flow needs, and years of investment experience. Based on the total score obtained from the Client questionnaire the Client's investment objectives are determined. Adviser then provides a recommended asset allocation designed to meet those stated Client objectives. The Client may choose Adviser's recommendation or a different asset allocation or different individual stock selection. Adviser Clients are also provided electronically with an Investment Policy Statement that summarizes the Client's stated investment objectives, risk tolerance, investment time horizon, model portfolio asset allocation, investment limits, and process for monitoring and review.

Asset Allocation of Managed Programs

Adviser offers the buying and selling of Managed Portfolios. The client will also have the opportunity to select Model Managed Programs. These will also be available to select for the client on an automated mobile application

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Fees and Compensation

Adviser's automated Advisory Programs, as described above, in ETF allocation and Individual stock allocation are offered free of any advisory fees. Allocation selected by clients for Managed Programs will have their fee structure outlined.

All of Adviser's zero fee automated Advisory Programs are exclusive of clearing firm charges, brokerage commissions, transaction fees, and other related costs and expenses ("pass-through charges"), which are incurred through the investment of Client assets by Adviser. Clients may incur certain pass-through charges imposed by its clearing firm and custodian Velox Clearing LLC, executing brokers, and other third parties. Pass-through charges may include, but are not limited to, such costs as ticket charges, custodial fees, odd-lot differentials, executing broker commissions, transfer taxes, wire transfer and electronic fund fees, and other fees and taxes on brokerage accounts and securities transactions. Such fees are fully disclosed on the Adviser website. Adviser may also, in its sole discretion, pass-through any other fees imposed upon Clients by its' clearing firm, custodian, brokers, and other third parties.

ETFs may charge management fees, which are disclosed in a fund's prospectus and included in the share price of the ETFs. Such charges, fees and commissions are exclusive of and in addition to Adviser' zero fee Programs, and Adviser does not receive any portion of these commissions, fees, and costs.

Item 12 further describes the factors that Adviser considers in selecting or recommending executing brokers for Client transactions and determining the reasonableness of their compensation (e.g., commissions).

Item 6

Performance-Based Fees and Side-By-Side Management

Adviser does not charge fees based on a per share of capital gains or capital appreciation of the Client's portfolio, i.e. performance based fees.

Item 7

Types of Clients

Adviser generally offers its automated Advisory Programs to individuals. There is no minimum account size for the automated Advisory Programs.

Item 8

Methods of Analysis, Investment Strategies and Risk of Loss

For its automated Advisory Programs, Adviser begins with a preset asset allocation based on the Client's investment profile and stated investment objectives, as described in Item 4. Adviser's investment strategy focuses on building diversified model portfolios using Modern Portfolio Theory which provides the framework for combining securities in a portfolio to attempt to generate the highest returns possible at a given level of risk. This is achieved through a focus on diversification - the process of building portfolios with different asset classes and securities to reduce risk. The model portfolios constrain the weightings of individual holdings to ensure a fully diversified allocation.

Investing in securities involves risk of loss that Clients should be prepared to bear. All securities investments can potentially result in a total loss of the investment. Specific and material risks associated with Adviser's automated Advisory Programs include, but are not limited to, market risk where Adviser's portfolios are generally positively correlated with the stock market indices. An overall downturn in the stock market will generally result in losses in Adviser's model portfolios.

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Disciplinary Information

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to evaluation of Adviser or the integrity of Adviser's management. Adviser has no information applicable to this Item.

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Other Financial Industry Activities and Affiliations

JuniorChina Financial Service LLC's management persons are affiliated with its related broker dealer, Velox Clearing LLC ("Velox"). No relationships or arrangements between Adviser, Velox, and any other persons or entities creates a material conflict of interest with Adviser's Clients. Velox acts as the introducing broker dealer, clearing broker, and clearing custodian for Adviser Client accounts. Accordingly, there are no potential material conflicts of interest with this arrangement.

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Code of Ethics, Participation in Client Transactions and Personal Trading

Pursuant to SEC Rule 204A-1 of the Investment Advisers Act of 1940, Adviser has adopted a Code of Ethics for all supervised persons of the firm describing its high standard of business conduct, and fiduciary duty to its Clients. The Code of Ethics includes provisions relating to the confidentiality of Client information, a prohibition on insider trading, a prohibition of rumor mongering, restrictions on the acceptance of significant gifts and the reporting of certain gifts and business entertainment items, and personal securities trading procedures, among other things. All supervised persons at Adviser must acknowledge the terms of the Code of Ethics annually, or as amended.

Adviser anticipates that, in appropriate circumstances, consistent with Clients' investment objectives, it may recommend to advisory Clients, the purchase or sale of securities in which Adviser, its management persons and/or Clients, directly or indirectly, have a position of interest.

Adviser's employees and persons associated with Adviser are required to follow Adviser's Code of Ethics. Subject to satisfying this policy and applicable laws, officers, directors and employees of Adviser and its employees may trade for their own accounts in securities, which are recommended to and/or purchased for Adviser's Clients. The Code of Ethics is designed to assure that the personal securities transactions, activities and interests of the employees of Adviser will not interfere with (i) making decisions in the best interest of advisory Clients and (ii) implementing such decisions while, at the same time, allowing employees to invest for their own accounts. Under the Code certain classes of securities have been designated as exempt transactions, based upon a determination that these would materially not interfere with the best interest of Clients. Employee trading is continually monitored under the Code of Ethics, and to reasonably prevent conflicts of interest between Adviser and its Clients.

Certain affiliated accounts may trade in the same securities with Client accounts on an aggregated basis when consistent with Adviser's obligation of best execution. In such circumstances, the affiliated and Client accounts will share commission costs equally and receive securities at the same average price. Adviser will retain records of Client orders (specifying each participating account) and their allocations. Completed orders will be allocated as specified in the initial trade order. Partially filled orders will be allocated on a pro rata basis. Adviser's Clients or prospective Clients may request a copy of the firm's Code of Ethics by contacting Adviser at cs@jcfins.com. It is Adviser's policy that the firm will not affect any principal transactions for Client accounts. Adviser will not cross trades between Client accounts.

Item 12

Brokerage Practices

All Clients that have selected Adviser's automated Advisory Programs via the Adviser mobile application or website will have brokerage accounts introduced to Velox acting as the clearing firm and qualified custodian. Adviser does not accept Clients who direct the use of brokers other than Velox.

Adviser places all trades for its automated Advisory Programs through Velox. Adviser has evaluated Velox and believes it will provide Adviser Clients with a blend of execution services, commission costs and professionalism that fulfills Adviser's best execution requirement for Client transactions. While Adviser has a reasonable belief that Velox can obtain best execution and competitive prices using various trading destinations such as exchanges, dark pools, or other executing brokers, Adviser will not be independently seeking best execution price capability through other broker dealers. Adviser reserves the right to decline acceptance of any Client account that directs the use of a broker dealer other than Velox for automated model portfolio management, if Adviser believes that this would adversely affect Adviser's duty to obtain best execution.

Adviser may use block trades when advantageous to Clients. Block trades permit the trading of aggregate blocks of securities composed of assets from multiple Client accounts so long as transaction costs are shared equally and on a prorated basis between all accounts included in any such block. Block trading allows Adviser to execute trades in a timelier, equitable manner and to reduce overall commission charges to Clients. Adviser does not have any arrangements to compensate any broker dealer for Client referrals. Adviser does not participate in any research or other soft-dollar arrangements.

Item 13

Review of Accounts

Adviser's automated Advisory Programs use proprietary as well as commercially available software to review the portfolios daily to ensure that its model portfolios and asset allocations are in line with the allocation the Client selected. Additional reviews may be triggered by material changes in variables such as a Client's individual circumstances, or the market, political or economic environment.

Clients using the automated Advisory Programs have access to account details continuously through the Adviser website and mobile application, including current account balances and positions. Velox prepares account statements showing all transactions and account balances at least quarterly. All information relating to Client accounts are provided on the Adviser website and/or sent via email, as agreed to with each Client at the time of their account opening.

Adviser conducts separate reviews related to the ETFs used for its automated Advisory Programs. Adviser has the authority, if necessary, to take any corrective action such as the addition, removal, or replacement of any specific individual stocks or ETFs from the portfolios.

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Client Referrals and Other Compensation

Adviser does not currently utilize solicitors to refer advisory Clients to the firm. Adviser does not currently compensate any third-party for Client referrals.

Item 15

Custody

Clients receive at least quarterly statements from Velox who is the qualified custodian to hold and maintain Clients' portfolio assets. Adviser urges Clients to carefully review such statements and compare such official custodial records to the account statements that we may provide.

Item 16

Investment Discretion

Adviser takes no discretionary authority from the Client in its advisory relationship with the Client to select the identity and amount of any securities to be bought or sold in the Client's account.

Item 17

Voting Client Securities

As a matter of firm policy and practice, Adviser does not have any authority to and does not vote proxies on behalf of Clients. Clients retain sole responsibility for receiving and voting proxies for securities maintained in Client portfolios. Clients will receive shareholder notices directly from Velox. Adviser may provide advice to Clients regarding the Clients' voting of proxies. Adviser will neither advise nor act on behalf of the Client in legal proceedings involving companies whose securities are held or previously were held in the Client's account(s), including, but not limited to, the filing of "Proofs of Claim" in class action settlements. If desired, Clients may direct Adviser to transmit copies of class action notices to the Client or a third party. Upon such direction, Adviser will make commercially reasonable efforts to forward such notices in a timely manner.

Item 18

Financial Information

Adviser has no financial commitment that impairs its ability to meet contractual and fiduciary commitments to Clients, and has not been the subject of a bankruptcy proceeding.