



## Client Relationship Summary

### Item 1 – Introduction

Janiczek Wealth Management, LLC (“we”, “us” or “our”) is registered with the U.S. Securities Exchange Commission (“SEC”) as an investment adviser. Investment advisory services and compensation structures differ from that of a registered broker-dealer, and it is important that you understand the differences. Free and simple tools are available to research firms and financial professionals at [www.Investor.gov/CRS](http://www.Investor.gov/CRS). The site also provides educational materials about broker-dealers, investment advisers and investing.

### Item 2 – Relationships and Services

#### What investment services and advice can you provide me?

We provide investment advisory services, including discretionary investment management and financial planning services to individuals, families, trusts and estates (our “retail investors”). When a retail investor engages us to provide investment management services, we shall monitor and manage, on a continuous basis, the investments in the accounts over which we have authority as part of our portfolio management service. Furthermore, when engaged on a discretionary basis, we shall have the authority, without prior consultation with you (unless you impose restrictions on our discretionary authority), to buy, sell, trade and allocate the investments within your account(s) consistent with your investment objectives. Our authority over your account(s) shall continue until our engagement is terminated. We offer portfolio management, wealth management and retirement planning services on a separate fee basis either stand-alone or combined. When we provide financial planning and consulting services, we rely upon the information provided by the client for our financial analysis and do not verify any such information while providing this service. Portfolio management is generally conducted in accordance with an Investor Profile (IP) form, which guides our investment process. We do not limit the scope of our investment advisor services to proprietary products or a limited group or type of investment.

**Additional Information:** For more detailed information about our *Advisory Business* and the *Types of Clients* we generally service, please See Items 4 and 7, respectively in our ADV Part 2A.

#### Other questions you may have...

*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?

We provide our investment advisory services on a fee basis. When engaged to provide portfolio management services, we shall charge a fee calculated as a percentage of your assets under our management (our “AUM Fee”). Our annual AUM Fee may vary by program but does not exceed 1.00%. Our minimum annual fee may vary by program and could be as much as \$20,000 per year for high net worth and ultra-high net worth investors. We generally require a minimum of \$1 million for investment advisory services. In addition, certain of our investment advisory service packages have minimum quarterly fee requirements, described more fully in our Form ADV Part 2A. We deduct our AUM Fee from one or more of your accounts, in arrears, on a quarterly basis.



Because our AUM Fee is calculated as a percentage of your assets under management, the more assets you have in your advisory account, the more you will pay us for our investment management services. Therefore, we have an incentive to encourage you to increase the assets maintained in accounts we manage. We offer our “A La Carte” Financial Planning services for a fixed fee typically ranging from \$3,000 to \$20,000. The fee for any subsequent work shall be agreed to prior to commencing the engagement. We also offer the JMPS fixed model program for certain family, friend and employee relationships with smaller portfolios.

**Other Fees and Costs:** Investment assets will be held with a qualified custodian under the name(s)/registration(s) of the client(s). Custodians generally charge brokerage commissions and/or transaction fees for effecting certain securities transactions. In addition, relative to all mutual fund and exchange traded fund purchases, certain charges will be imposed at the fund level (e.g. management fees and other fund expenses). We may also allocate a portion of your assets for management by unaffiliated third-party managers. The fees charged by these separate account managers is separate from, and in addition to, our management fee. The fee charged by the separate account manager is set forth in the Disclosure Brochure furnished by the independent manager. 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.

**Additional Information:** For more detailed information about our fees and costs related to our management of your account, please See Item 5 in our ADV Part 2A.

**Other questions you may have...**

*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 must 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. As an example, we may recommend a particular custodian to custody your assets, and we may receive support services and/or products from that same custodian, certain of which assist us to better monitor and service your account while a portion may be for the benefit of our firm.

**Other questions you may have...**

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

**Additional Information:** For more detailed information about our conflicts of interest, please review our ADV Part 2A.

**How do your financial professionals make money?**

Our financial professionals are compensated on a salary basis plus a bonus on a discretionary basis. Certain of our financial professionals, based upon their ownership interest in our firm, will receive a profit distribution. You should discuss your financial professional's compensation directly with your financial professional.



#### **Item 4 – Disciplinary History**

##### **Does your firm or any of your financial professionals have legal or disciplinary history?**

No. We encourage you to visit [www.investor.gov/CRS](http://www.investor.gov/CRS) to research our firm and our financial professionals. Furthermore, we encourage you to ask your financial professional or any member of our team:

*As a financial professional, do you have any disciplinary history? If so, for what type of conduct?*

#### **Item 5 – Additional Information**

Additional information about our firm is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). You may contact our Chief Compliance Officer, Kyle Kersting at any time by phone at 303-721-7000 to request a current copy of your ADV Part 2A or our *Client Relationship Summary*.

##### **Other questions you may have...**

*Who is my primary contact person? Is he or she a representative of an investment adviser or broker-dealer? Who can I talk to if I have concerns about how this person is treating me?*

#### **Exhibit of Material Changes**

Since our most recent filing, dated June 26, 2020, this Client Relationship Summary has been revised at Item 1 to reflect our new firm entity name; at Item 3 to update information regarding minimum asset level and minimum quarterly fees; and at Item 5 to reflect the appointment of Kyle Kersting as our Chief Compliance Officer.