



**Item 1. Introduction:** DHJJ Financial Advisors, Ltd. (DHJJ) is registered with the U.S. Securities and Exchange Commission (SEC) as an investment advisor. 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 [Investor.gov/CRS](https://www.investor.gov/CRS), which 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?](#)

**Description of Services:** DHJJ offers the following investment advisory services to retail investors: (i) investment advisory/individual portfolio management; and (ii) financial planning. DHJJ does not have any account minimum requirements for retail investors to open or maintain an account, or establish a relationship. Clients give us discretionary authority when they sign an investment advisory agreement with our Firm and may limit this authority by giving us written instructions. Clients may hire us to provide discretionary asset management services, in which case we place trades in a client's Schwab account without contacting the client prior to each trade to obtain the client's permission. Account supervision and monitoring is part of our standard services and is guided by the client's stated objectives, as well as tax considerations. DHJJ also manages advisory accounts on a non-discretionary basis whereby it: (i) executes trades for 401(k) accounts as instructed by the individual participants of respective 401(k) accounts; or (ii) on a consulting basis – in both cases, where the retail investor makes the ultimate decision regarding the purchase or sale of investments. DHJJ provides financial planning services, which consists of a comprehensive evaluation of a client's current and future financial state by using currently known variables to predict future cash flows, asset values and withdrawal plans. Clients purchasing this service receive a written report which provides the client with a detailed financial plan designed to assist the client in achieving his or her financial goals and objectives.

**Additional Information:** Please see **Item 4, Item 7, and Item 16** of our [Form ADV Part 2A](#) for additional information about our services.

**Conversation Starters** | Ask your financial advisor: *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?](#)

**Description of Principal Fees and Costs:** Fees charged for our investment advisory/individual portfolio management services are charged based on a percentage of assets under management. The annual fee for these services will be between 0.50% and 1.75%. Management fees are billed quarterly, in advance, at the beginning of each calendar quarter based upon the total market value of the client's account at the end of the previous quarter. Our financial planning fees are calculated and charged on an hourly basis, ranging from \$150 to \$475 per hour, depending on the complexity of the financial plan or the experience level of the advisor providing the advice. Estimates for the total hours are provided at the start of the advisory relationship and full disclosure of the fees and charges are made prior to providing the services. **Description of Other Fees and Costs:** All fees paid to DHJJ for its services are separate from the fees and expenses charged to shareholders of mutual fund shares by the mutual funds and a complete explanation of these expenses is contained in each mutual fund's prospectus. Clients may also be assessed transaction charges by Charles Schwab & Co., Inc., when purchasing or redeeming securities. **Additional Information:** 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. Please see **Item 5** of our [Form ADV Part 2A](#) for additional information about the fees we charge and the other fees and expenses you will incur.

**Conversation Starters** | Ask your financial advisor: *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?](#)

**Standards of Conduct; Examples of Ways the Firm Makes Money and Conflicts of Interest:** *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 is an example to help you understand what this means: The referral by DHJJ to engage DHJJ’s affiliated certified public accounting (CPA) firm to provide accounting-related services, presents a conflict of interest, as the receipt of accounting fees may provide an incentive to recommend accounting services based on fees to be received, rather than on a particular client’s need.*

**Additional Information:** Please see **Items 4, 5, 10, and 11** of our [Form ADV Part 2A](#) for additional information about our conflicts of interest and the ways we are compensated.

[How do your financial professionals make money?](#)

**Conversation Starters** | Ask your financial advisor: *How might your conflicts of interest affect me, and how will you address them?*

**Description of How Financial Professionals Make Money:** We compensate our investment adviser representatives and financial advisors based on the level of revenue they generate for the Firm as well as other factors. We do not receive compensation for the sale of securities or other investment products, including asset-based sales charges or service fees from the sale of mutual funds or ETFs. The shareholders of DHJJ Financial Advisors, Ltd. are also shareholders in the affiliated accounting firm of DHJJ, where they are individually licensed and practicing Certified Public Accountants providing accounting services for separate and typical compensation. While a conflict of interest may exist since the two firms are affiliated companies, there are no referral fee arrangements between DHJJ and its affiliated accounting firm and no client is obligated to engage DHJJ’s affiliated CPA for any accounting related services. Please see **Items 4, 5, 10, and 11** of our [Form ADV Part 2A](#) for **additional information** about how our financial professionals are compensated and any conflicts of interest those payments create.

**Item 4. Disciplinary History**

[Do you or your financial professionals have legal or disciplinary history?](#)

No. Neither DHJJ, nor any of our financial professionals have legal or disciplinary history. Visit [Investor.gov/CRS](http://Investor.gov/CRS) for a free and simple search tool to research DHJJ and our financial professionals.

**Conversation Starters** | Ask your financial advisor: *As a financial professional, do you have any disciplinary history? For what type of conduct?*

**Item 5. Additional Information:** Additional information about DHJJ and our services can be found on our website at [www.dhjjfinancial.com](http://www.dhjjfinancial.com). You can also find our [Form ADV Part 2A: Disclosure Brochure](#) and other information about us at <https://adviserinfo.sec.gov/firm/summary/107034>. If you have any questions or would like additional, up-to-date information or request a copy of this disclosure, please contact us at **630.420.1360**.

**Conversation Starters** | Ask your financial advisor: *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?*