

Relationship Summary

LJI Wealth Management, LLC (referred to as “we” or “us”) is registered with the U.S. Securities and Exchange Commission as an investment adviser. Brokerage and investment advisory services and fees differ, and it’s important for you to understand the differences.

Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing.

What investment services and advice can you provide me?

We offer investment advisory services to retail investors (“you”). We do not provide brokerage services. The services we offer include:

- **PORTFOLIO MANGEMENT.** Our service includes accounts managed exclusively by our firm. We monitor your investments on an ongoing basis and offer continuous advice regarding the investment of your funds based on your investment goals. We generally provide advice on stocks, ETFs, bonds, variable annuities and variable life insurance contracts. Your custodian may limit the types of investments available to you, although this is unlikely. This service includes Financial Planning.
 - When managing your portfolio, you’ll grant us discretion to buy and sell investments in your account without asking for your approval of the transaction in advance. You may limit our discretion, such as imposing restrictions on investing in certain securities or industry sectors.
- **FINANCIAL PLANNING.** We analyze your financial situation including your present and future anticipated assets and liabilities, insurance, savings, retirement benefits, among other things, to deliver a written financial plan with a recommended course of action to help you reach your financial objectives.
- **SELECTION & MONITORING.** We can create a personal Investment Policy Statement for you which outlines your investment needs and goals, and then we can review, monitor and make recommendations for your investment accounts or refer you to a third-party manager whose management style is appropriate for you and monitor their performance.

► QUESTIONS TO ASK US:

- **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?**

More information about our advisory services can be found in our [Part 2 Brochure](#). If viewing a paper version of this form, please visit <https://adviserinfo.sec.gov/firm/summary/145399> for a link to this document.

What fees will I pay?

► For investment management, we charge an ongoing quarterly fee ranging from 0.125% - 0.350% of the value of your account. You pay this fee even if you don’t buy or sell investments. The more assets you have in your account, the more you’ll pay us in dollars, but we will charge a lower rate. This creates an incentive for us to encourage you to increase your account size, including by transferring or rolling over assets from other accounts. ► For financial planning without portfolio management, we can charge a fixed flat fee or an hourly fee (\$250/hour or a flat fee typically ranging from \$500-\$5,000) depending on the complexity of your circumstances. ► For selection and monitoring services, we do not charge you a fee. The third-party manager pays us a percentage of the fee you pay them. This does not increase the ultimate advisory fee you pay with any third-party manager.

Other Fees and Costs

Depending on the type of account and/or type of investment purchased, you may pay a transaction fee when we buy and sell an investment for you and you may also pay fees to the custodian that will hold your assets. In addition to the quarterly fee, you may also incur charges for management and operating expenses of mutual funds and ETFs, wire transfer fees, and interest charges on margin loans or securities backed lines of credit. We do not receive any portion of these fees.

<p>Additional Information</p> <p>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.</p>	<p>► QUESTION TO ASK US:</p> <ul style="list-style-type: none"> • 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? <p>More information about advisory fees can be found in our Part 2 Brochure. If viewing a paper version of this form, please visit https://adviserinfo.sec.gov/firm/summary/145399 for a link to this document.</p>
<p>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?</p>	
<p><i>As a fiduciary, 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 are some examples to help you understand what this means: ►The more assets in your account, the more you will pay in fees, and we may therefore have an incentive to encourage you to increase the assets in your account; ►If we recommend that you roll over your retirement plan assets into an account to be managed by us, we will earn an advisory fee on the rolled over assets.</i></p>	<p>► QUESTION TO ASK US:</p> <ul style="list-style-type: none"> • How might your conflicts of interest affect me, and how will you address them? <p>More information about our advisory services can be found in our Part 2 Brochure. If viewing a paper version of this form, please visit https://adviserinfo.sec.gov/firm/summary/145399 for a link to this document.</p>
<p>How do your financial professionals make money?</p>	
<p>Most of our Professionals receive a portion of the advisory fee you pay. Receiving a portion of the advisory fee you pay creates an incentive for them to encourage you to increase your investment account size. Some of our Professionals also receive commissions from insurance sales in their separate capacity as licensed insurance agents, although you are not obligated to purchase insurance products through your Professional. Your Professional is legally required to act in your best interest and not put his or her interests ahead of your own. We have systems in place to mitigate the conflicts of interest that arise from the way he or she makes money, including systems to review whether a recommendation is in your best interest. More information on compensation can be found in Items 5 and 10 of our Part 2 Brochure. If viewing a paper version of this form, please visit https://adviserinfo.sec.gov/firm/summary/145399 for a link to this document.</p>	
<p>Do you or your financial professionals have legal or disciplinary history?</p>	
<p>No. Visit investor.gov/CRS for a free and simple search tool to research our firm and our financial professionals.</p>	<p>► QUESTION TO ASK US:</p> <ul style="list-style-type: none"> • As a financial professional, do you have any disciplinary history? For what type of conduct?
<p>Additional Information</p>	
<p>Additional information about our firm is also available on the SEC’s website at www.adviserinfo.sec.gov. You can search this site by a unique identifying number, known as a CRD number (our firm’s CRD number is 145399), and at https://liiwm.com/ and by calling (317) 466-9702. Free and simple tools are available to research firms and financial professionals at https://www.investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers, and investing.</p>	<p>► QUESTION TO ASK US:</p> <ul style="list-style-type: none"> • 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?