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JONES | Fiduciary Wealth Management

Item 1 – Introduction

Jones Fiduciary Wealth Management, LLC (CRD No. 311956) is registered with the Securities and Exchange Commission as an investment adviser. Advisory services and fees are different from brokerage services and fees. It is important to understand the difference and carefully consider which account type and the services that are right for you. This document provides a summary of the types of services provided by Jones Fiduciary Wealth Management, LLC and the associated fees. In addition, free and simple tools are available to research firms and financial professionals at Investor.gov/CRS, which provides educational materials about broker/dealers, investment advisers, and investing.

Item 2 - Relationships & Services

What investment services and advice can you provide me?

Jones Fiduciary Wealth Management, LLC strives to meet (in-person, phone or by video) with clients, no less than annually, to provide investment advice, develop strategies and define goals as well as regularly monitor investments as part of our standard services. The firm was registered with the SEC in 2026 and primarily provides a risk-based platform of securities to individuals, high net worth individuals and business owners. Assets are managed on a discretionary basis. A discretionary basis allows for securities to be bought and sold without asking in advance and without material limitations whereas non-discretionary authority would require permission prior to each transaction. Advisor receives compensation by charging an advance quarterly asset management fee and/or a fixed or hourly consulting fee as disclosed in our ADV 2A. Advisory services are not limited to proprietary products or a limited menu of products. There is no minimum dollar amount required to open or maintain an account.

Conversation Starters: *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?

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. Fees and costs affect the value of your account over time. Advisor charges a management fee of up to 1.5% of the assets under management. In addition to the firm's principal fees and costs, Clients pay charges imposed directly by the selected mutual fund or exchange traded fund which shall be disclosed in the fund's prospectus (i.e., fund management fees and other fund expenses). Advisor has a fiduciary duty to manage an account in a cost-effective manner and considers custodian fees, account maintenance fees, and other fees when making investment recommendations.

***Conversation Starters**: "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?

As an investment adviser, we always have a fiduciary duty to act in your best interest. Jones Fiduciary Wealth Management, LLC does not require the use of proprietary products, receive payments from third parties for investment advice, participate in a revenue sharing agreement or conduct principal trading. 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 you have in an advisory account, the more you will pay us. We therefore have an incentive to grow the assets in your account, discourage withdrawals and encourage consolidation of outside accounts to maximize our advisory fees. More detailed information about conflicts of interest are available in our ADV 2A.

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

How do your financial professionals make money?

Financial Professionals are compensated based on a percentage of assets under management, a fee for financial planning and/or hourly consulting fees.

Item 4 - Disciplinary History

Do you or your financial professionals have legal or disciplinary history?

No. Neither Jones Fiduciary Wealth Management, LLC nor any associated persons have any disciplinary history to disclose. We encourage you to visit Investor.gov for a free and simple search tool to research our firm and our financial professionals. To report a problem to the SEC, visit Investor.gov or call the SEC's toll-free investor assistance line at (800) 732-0330.

***Conversation Starter**: As a financial professional, do you have any disciplinary history? For what type of conduct?*

Item 5 - Additional Information

You could also open a brokerage account with a broker/dealer, where you pay a transaction-based fee, generally referred to as a commission, when the broker/dealer buys or sells an investment for you. With a broker/dealer, you can select investments, or the broker/dealer may recommend investments for your account, but the ultimate decision to buy or sell will be yours.

Jones Fiduciary Wealth Management, LLC does not offer brokerage accounts.

To request an updated Customer Relationship Summary, please contact us at (401) 406-8090

***Conversation Starter**: 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?*