

AJ Wealth Strategies, LLC
Form CRS Customer Relationship Summary
March 19, 2021

AJ Wealth Strategies, LLC (“AJ Wealth”) is an investment adviser registered with the U.S. Securities and Exchange Commission (“SEC”). The services of and fees for brokerage and investment advisory services differ and it is important for you to understand those differences. Free and simple tools are available to you to research AJ Wealth, other firms and financial professionals at Investor.gov/CRS, where you may also find important educational materials about broker-dealers, investment advisers and investing.

What investment services and advice can you provide me?

Ask your financial professional the following questions:

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?

We offer investment advisory services to retail investors like you. We also offer Financial Planning and Consulting, and Trustee/Power of Attorney Services. AJ Wealth provides customized investment advisory solutions to Clients through continuous personal contact, while providing discretionary investment management. Once we have determined the right asset allocation, we then pick investment vehicles and efficient locations to hold these vehicles. Portfolios can include stocks, bonds, Exchange Traded Funds (“ETF”), U.S. government bonds, municipal securities and mutual funds. Additionally, AJ Wealth can or will utilize alternative investments and other securities to meet the needs of its Clients. AJ Wealth can or will periodically rebalance these accounts.

AJ Wealth provides financial planning pursuant to a written agreement, and involves several areas of a Client’s financial situation, depending on their goals, objectives and finances. Planning or consulting can encompass investment planning, retirement planning, personal savings, cash flow planning, education savings, estate planning, taxes, insurance, and philanthropic planning, and other areas of a Client’s financial situation. Additionally, we work with certain clients to set up irrevocable trusts for estate planning and gifting purposes. We do not hold the assets in the trust rather, we hold them in a Limited Liability Company (“LLC”) which are in turn owned by the Trust. This arrangement requires an independent person to act as manager over these LLCs, and to manage the investments, cash flow, and other considerations. The Client maintains control to terminate our firm as manager. Our Firm maintains custody of the assets. At certain times, clients will request AJ Wealth provide assistance in closing of Real Estate purchases. In these instances, AJ Wealth acts as trustee on a revocable Real Estate Land Trust. These trusts grant AJ Wealth the limited Power of Attorney to sign closing documents on a Real Estate purchase. This service is offered to existing clients, and AJ Wealth can decline to provide this service at its own discretion. AJ Wealth manages accounts on a discretionary or non-discretionary basis. Discretionary basis means our firm has authority to determine the type of securities bought and sold, the dollar amounts of the securities to be bought and sold and whether a client’s transaction should be combined with those of other clients and traded as a “block” without consulting you first. We maintain this discretion until it is revoked. Non-discretionary basis means you make the ultimate decision regarding the purchase or sale of investments. AJ Wealth generally does not impose a minimum account size for establishing a relationship but does reserve the right to accept or decline a prospective client for any reason in its sole discretion.

For further information about our services and advice please read Items 4, 7, and 8 of our Form ADV Part 2A disclosure brochure, and or our Wrap Fee Brochure. Click [here](#) for a copy or go to www.adviserinfo.sec.gov.

What fees will I pay?

Investment Advisory Fees are paid quarterly in advance pursuant to the terms of the Advisory Agreement. Advisory Fees are based on the market value of assets under management at the end of each calendar quarter. Advisory Fees range from 1.00% to 0.25%. Advisory Fees in the first quarter of service are prorated to the inception date of the account to the end of the first quarter. Fees are negotiable at the discretion of AJ Wealth. The Client’s fees will take into consideration the aggregate assets under management with AJ Wealth. AJ Wealth offers financial planning or consulting

services on a fixed fee basis ranging from \$15,000 to \$350,000, which is negotiable depending on the complexity of the Client's circumstances. For real estate Trustee/Power of Attorney Services, AJ Wealth provides this service as a courtesy and does not charge a fee for this service. The fees described above do not include certain charges imposed by third parties such as custodial and mutual fund fees and expenses. Client may be subject to transaction costs, deferred sales charges on mutual funds, 12b-1 fees, wire transfer and electronic fund fees, and other fees and taxes. 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. These fees and expenses are separate from fees charged by AJ Wealth. Clients should review fees charged by any mutual funds their assets are invested in, together with the fees charged by AJ Wealth, to understand the total fees to be paid evaluate the advisory services being provided.

More detailed information about our fees and other costs associated with investing, along with applicable conflicts can be found in Items 5, 10, and 14 of our Form ADV Part 2A disclosure brochure. [Click here for a copy](#) or go to www.adviserinfo.sec.gov.

[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 have a fiduciary duty to act in your best interest and not put our interest ahead of yours. Clients should understand a conflict of interest exists when providing Financial Planning, as AJ Wealth has incentive to recommend its own services, since AJ Wealth receives additional compensation for such services. To mitigate this conflict, planning clients have the right to accept or reject recommendations made by AJ Wealth. Should clients decide to act on such recommendations, they have the right to decide where they choose to do so. Additionally, certain Representatives of AJ Wealth are sales agents for various insurance companies. This activity is done separate and apart from their role with AJ Wealth. As insurance agents, they receive customary commissions from the various insurance companies whose products are sold. Commissions generated by insurance sales do not offset regular advisory fees. This can cause a conflict of interest in recommending certain products of the insurance companies. You should understand these conflicts as they can affect the investment advice we provide.

More detailed information about our conflicts of interest can be found in Items 4, 5, 8, 10, 11, 12, and 14 of our Form ADV Part 2A disclosure brochure. [Click Here](#) for a copy or go to www.adviserinfo.sec.gov.

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

AJ Wealth is owned and operated by Managing Principal, Justyn G. Volesko and Managing Principal, Andrew Cooper. For this, they receive a salary and proportional profits from the earnings of AJ Wealth. Other representatives of AJ Wealth earn a salary and a percentage of assets brought into the firm by their efforts. Information about compensation for AJ Wealth professionals and related conflicts of interest are found in our Form(s) ADV Part 2B. Form ADV Part 2B for our Representatives is available through us at: 28 Liberty Street, Suite 2850 New York, NY, 10005 or by phone at (212) 729-7750.

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

No. Please go to www.investor.gov/CRS for a free and simple search tool to research us and our financial professionals.

[Additional Information](#)

Additional information and a copy of this Form CRS can be found at www.adviserinfo.sec.gov by searching "AJ Wealth Strategies, LLC" or by contacting us at 28 Liberty Street, Suite 2850 New York, NY, 10005 or by phone at (212) 729-7750.

Ask one of our financial professionals the following questions:

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?

Ask your financial professional:

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

Ask your financial professional:

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?