Caitlin John
PRIVATE WEALTH MANAGEMENT

PART 2A APPENDIX 1 OF FORM ADV:

CAITLIN JOHN WRAP FEE PROGRAM BROCHURE

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This wrap fee program brochure provides information about the qualifications and business practices of Caitlin John, LLC also referred to as “Caitlin John”, ”CJ”, or “Firm”. If you have any questions about the contents of this brochure, please contact us at 1-810-355-1325 or by email to info@cjadvisor.com

The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority. Using the term “Registered Investment Advisor” does not imply a certain level of skill or training.

Additional information about Caitlin John, LLC is 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 154494.

Item 2: Material Changes

This brochure was reviewed and updated in March 2025 and serves as an update to the previous brochure dated January 2024. At times, we may perform routine checks for grammar, punctuation, etc. and make necessary updates. Additionally, we may make updates within certain sections of this brochure for better clarity. These types of changes would not be considered a material change. Below is/are the summary of changes for this release:

- Non-material changes include the update to the assets under management total and the change of TD Ameritrade name to Charles Schwab Corporation “Schwab” after their merger was complete. There are no material changes since our previous brochure dated January 2024.

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Item 4: Services, Fees, and Compensation

Services

Our goal is to offer customized advisory services for our Client or Clients (hereafter referred to as the "Client") based on their needs, goals, objectives, and risk tolerance. These services are provided to the Client by Investment Advisor Representatives, hereafter referred to as the "IAR", of the Firm. The Firm offers services that may incorporate any or all of following: 1) Investment Management Services 2) Financial or other types of Planning Services 3) Consulting & Advisory Services, also referred to as Assets Under Advisement (AUA), and 4) Qualified Retirement Plan Services.

In this brochure supplement, we will focus on the Investment Management Services that the Firm offers through its Wrap Fee Program known as the Caitlin John Wrap Fee Program ("CJWFP").

Investment Management Services

The Firm is the sponsor of it's CJWFP. The CJWFP is an advisory program in which the Firm receives a portion of the fees charged through the CJWFP which includes a single negotiable fee based on the overall Client's needs and services for advisory services, investment management oversight, administrative and custodial services/fees, and may include the use of services by a third-party investment advisor ("TPIA"). If these services were rendered separately, Clients may be able to secure a lower or higher total cost, depending on where the collective and identical services are being rendered.

Through the CJWFP, the Client is provided with portfolio management services using model and/or asset allocation portfolios. Each model portfolio focuses on a particular investment goal.

The IAR will assist the Client in understanding the nature of the CJWFP and determining its suitability, identifying the Client's investment objectives, establishing the Client's risk tolerance; all based on information provided by the Client concerning their financial situation, personal and financial goals, risk tolerance, investment time horizon and other similar factors.

Once the Client's goals and objectives are established and an investment profile is created, the IAR may provide a copy of the Client's investment profile to the TPIA, also commonly known as a portfolio manager or investment manager, for implementation. The IAR may continue to monitor the Client's CJWFP account to evaluate if the investment style and portfolio model selected by the Client continues to match the Client's investment profile. The IAR must meet with the Client at least annually (either in person or via telephone) to evaluate the Client's ongoing participation and specifically determine whether there has been any change in the Client's financial circumstances. Any such changes by the Client will be communicated and facilitated by the IAR with the TPIA. It is important to note that models & allocations are always managed by the TPIA based on the discipline of each individual model or allocation. If the Client's personal circumstances change, they should contact their IAR to consider a reallocation of their portfolio accordingly.

The Client has the opportunity to place reasonable restrictions on the types of investments to be held in their account. The Client will retain individual ownership of all securities.

Account supervision is guided by the Client's stated objectives (i.e., maximum capital appreciation, growth, income, or growth and income), as well as tax considerations.

The CJWFP Investment Advisory Agreement between the Firm and the Client may be modified upon such terms as may be mutually agreed upon in writing.

This CJWFP Brochure is limited to describing the services, fees, and other necessary information a Client should consider prior to becoming a Client within the CJWFP. For a complete description of the other services and fees offered by our Firm, the Client should refer to our Form ADV Part 2: Firm Brochure.

You may obtain a copy of our Firm Brochure by viewing it on our website at www.caitlinjohn.com or request a copy by mail to 1024 E Grand River Ave STE B, Brighton, MI 48116. Additionally, you can call us at (810) 355-1325 or by email at info@cjadvisor.com and request a copy be sent to you.

Fees

The CJWFP fees pay for our firm's advisory services to Clients, brokerage/custodial fees as well as administrative expenses of the CJWFP.

The Firm utilizes Charles Schwab Corporation ("Schwab") for purposes of trade execution and custodial management for Clients in the CJWFP. The broker/custodial and administrative costs are included in the CJWFP.

The Firm and it's IARs are compensated from the fees paid through the CJWFP. A portion of this compensation may be more or less than what the Firm and IAR would receive if the Client participated in other programs or paid separately for other advice or services. The compensation is based on the remainder of the fees paid after all included costs and expenses are paid for. TPIAs and Sub-Advisors within the CJWFP are compensated between 25-125 basis points (bps) for providing their asset management services. Although these amounts may be changed from time to time without notice to Clients, such changes will **not** impact the total Wrap Fee paid by Clients.

Wrap fees deducted from the Client's account with Schwab will be calculated by the Firm's accounting department. For further details, please review each custodian's disclosure documents when establishing an account.

The CJWFP fees are charged quarterly in advance based on the ending account balance as of the last business day of the prior quarter month. The Wrapped Fee Program structure to be charged to the client(s) will range from 1.48% - 2.48% and will be discussed between the Client(s) and the IAR. Further details of this fee structure are located in the Investment Management Agreement which will be signed by the Client(s).

The CJWFP fee will be calculated as follows:

The total amount of assets per the Client's account at end of calendar quarter x (multiply) by the annual percentage fee of assets charged to Client ÷ (divided) by 365 days in the year x (multiple) by the number of days in the quarter = (equals) the quarterly amount deducted from Client's account.

If management begins after the start of a quarter, CJWFP fees will be prorated accordingly. When authorized by the Client, fees will be debited from the account in accordance with the terms set forth in the Investment Management Advisory Agreement.

New accounts will be billed on their account value for the days remaining in the quarter. Assets that are added or withdrawn interim quarter, either one time or systematically, will only be subject to a pro-rata fee billing debit or credit if the asset amount is equal to or greater than $10,001.00. Prorata fee adjustments will be made to the Client's account the following quarter.

Other Fees and Expenses

There are certain fees assessed by the Custodian regardless of the fee structure types charged by the Firm. These fees may include the following: (i) $250.00 annual fee will incur per security when holding any Reg-D, Private Placement, and/or Alternative type securities. An example would be but not limited to a Public Non-Traded REIT, (ii) If the Client(s) chooses to close their account with the Firm and transfer their account(s) to another custodian, the custodian may charge a transfer fee of $50.00 to assist with the completion of the asset transfer process. Please carefully review your contract with your current custodian to better understand these fees and other fees that they may charge for assorted services. The Firm or the IAR does not receive any compensation from these

additional Fees. These fees will either be charged directly by the custodian or debited to the Firm, in which case the Firm will bill the client(s) separately for reimbursement.

Additional Information about CJWFP fees

Under the CJWFP, the participant receives investment advisory services, the execution of securities brokerage transactions, custody, and reporting services for a single specified CJWFP Fee. Clients are cautioned that depending on the level of fees charged by the executing broker-dealer, and the amount of portfolio activity in the Clients' account, the value of the services provided under the CJWFP may exceed the total cost of such services had they been provided separately. In addition, the CJWFP Fee may be higher or lower than that charged by other sponsors of comparable Wrap Fee Programs. Additionally, a disparity in wrap fees may exist between the wrap fees charged to other Clients.

General Information

Refund and Termination of the Advisory Relationship:

The Client has the right to terminate an agreement without penalty within 5 business days after entering into the agreement.

All services offered by the Firm may be modified upon such terms as may be mutually agreed upon with the Client in writing.

The Investment Management Agreement may be canceled at any time, by either party, for any reason upon receipt of 5 business days written notice. As disclosed above, certain fees are paid in advance of services provided. Upon termination of any account, any prepaid, unearned fees will be promptly refunded.

Notice of termination for any service(s) by the Client can be sent to the Firm at 1024 E Grand River Ave, Brighton, MI 48116, emailed to info@cjadvisor.com, or by contacting the Client's IAR.

The Firm will not charge an account opening or set up fee but reserves the right to charge an account closing fee of $100 per account. The Custodian typically will also charge an account closing fee as well. Please review the Custodians website for the specific details.

Once the Client's account has been completely transferred out, it will be considered closed and the Firm will facilitate a pro-rata fee refund. The Firm will refund the pro-rata fees to the Client's custodial account to be swept by the Custodian and sent to the Client's new financial institution. The pro-rata refund amount owed to the Client will be calculated as follows:

Fees paid to the Firm during the current calendar quarter ÷ (divided) by the number of days in the current quarter x (multiplied) by the number of days remaining until the end of current calendar quarter = (equals) the amount to be refunded less the account closing fee, if applicable.

*NOTE: Notice of termination by Client(s) should be sent to the Firm at 1024 E Grand River Ave STE B, Brighton, MI 48116 or email to info@cjadvisor.com.

The Client has the right to terminate an agreement without penalty within 5 business days after entering into the agreement.

Exchange-Traded Funds:

Shares of ETFs held in Client accounts are bought and sold on an exchange and not, like mutual funds, directly from the fund itself. The price of ETF shares fluctuates in accordance with changes in the net asset value (NAV) per share, as well as in response to market supply and demand. Accordingly, ETF shares may trade at a price which differs from NAV per share of the ETF.

Grandfathering of Minimum Account Requirements:

Pre-existing advisory Clients are subject to the Firm's minimum account requirements and advisory fees in effect at the time the Client entered into the advisory relationship. Therefore, our firm's minimum account requirements will differ among Clients.

ERISA Accounts:

The Firm is deemed to be a fiduciary to advisory Clients that are employee benefit plans or individual retirement accounts (IRAs) pursuant to the Employee Retirement Income and Securities Act ("ERISA"), and regulations under the Internal Revenue Code of 1986 (the "Code"), respectively. As such, our firm is subject to specific duties and obligations under ERISA and the Internal Revenue Code. To avoid engaging in prohibited transactions, the Firm may only charge fees for investment advice and management services. The Firm and/or our related persons do not receive any commissions or 12b-1 fees.

Limited Prepayment of Fees:

Under no circumstances do we require or solicit payment of fees in excess of $1200 more than six months in advance of services rendered.

Item 5: Account Requirements and Types of Clients

Minimum Account Requirements

Participation in this CJWFP is subject to certain minimum account requirements. The Firm sets an account minimum of $250,000, which may be waived by the IAR, based on the needs of the Client and the complexity of the situation.

Types of Clients

The Firm may provide advisory services in the CJWFP, where appropriate, to:

- Individuals/High net worth individuals
- Trusts
- Non-profit entities
- Qualified Plan Sponsors

For retail Clients, accounts must be held at a qualified custodian designated for retail Clients. The respective custodian has its own account opening, maintenance, and compliance requirements. Each account must be approved by the respective custodian.

Item 6: Portfolio Manager Selection and Evaluation

Portfolio Manager Selection

As previously disclosed, the Firm recommends the services of a TPIA to provide asset management services to our Clients based on the Client's individual needs. The Firm's IARs may recommend the use of A Smarter Way To Invest, LLC. ("ASWTI") as its TPIA. If chosen, the Client's assets will then be managed by the TPIA based upon the stated investment objectives of the Client. ASWTI has a selection of portfolio models. In some cases, where the Client's investment profile doesn't match any of ASWTI's portfolio models, ASWTI has access to additional TPIAs and/or Sub-Advisors. The IAR may consider other TPIAs offered through the custodian.

The Firm's recommendation of a TPIA is subject to our due diligence reviews. The Firm will not recommend the use of a TPIA unless it is registered or exempt from registration as an investment advisor in the Client's home state. We evaluate TPIAs based on information provided by that TPIA, including descriptions of its investment process, asset allocation strategies, sample portfolios, and the TPIA's disclosure brochure. We also analyze performance, risk characteristics and management style. TPIA performance is reviewed periodically.

Circumstances under which a TPIA might be removed include (but are not limited to) poor performance, significant departure from the TPIA's stated investment discipline, or material changes in the organization. Similarly, the Firm may, as an alternative, recommend changing TPIAs for any of the foregoing or other reasons, including a Client's dissatisfaction.

Portfolio Performance Reporting

As disclosed in Services, Fees and Compensation (Item 4), participating Clients' assets are managed by TPIAs or sub-advisors thereof. These firms may provide Clients with periodic newsletters and performance reporting.

The Firm periodically reviews TPIAs that provide sub-advisory services to the Firm's Clients to determine their ongoing utility. The Firm includes in its review the underlying expenses, relative performance, limitations of strategies and correlations to other TPIAs. The Firm seeks to provide its Clients with a suite of diverse TPIAs.

Performance History:

The Firm evaluates the relative and absolute performance history of each prospective TPIA to examine performance during various market conditions.

Investment Cost:

The Firm may examine the cost of underlying holdings, where applicable, in order to determine if a given TPIA has any conflicts of interest or if a TPIA has an excessively expensive strategy. Because our managed fees are wrapped, the Firm looks to minimize any expense which cannot be reimbursed such as ETF and mutual fund expenses. TPIAs who use 1X's, 2X's, 3X's times leveraged and sector-based exchange-traded funds (ETFs) will be evaluated to determine if they are seeking to minimize excessive costs.

Total Assets Under Management:

The Firm may evaluate the level of assets managed by each TPIA and within each strategy offered by each TPIA. This is to determine the long-term viability and limitations of each strategy which may arise from either insufficient capital or excess capital being associated with each strategy.

MAR Ratio:

The Firm may examine each TPIA's MAR ratio to determine the relative value of annual performance realized against the largest drawdown each strategy has had over a specific period of time.

Each TPIA employs their own methods of analysis in providing sub-advisory services; each TPIA's specific methods of analysis may be found in their Form ADV Part 2A Brochure or Prospectus which is made available to our Clients via our website www.caitlinjohn.com or in a paper version if requested.

The Firm does not utilize a third party to perform TPIA reviews.

Affiliated Portfolio Managers

Selection of Affiliated Portfolio Managers

In addition to utilizing portfolio managers unaffiliated with our firm, participating asset managers in this CJWFP include portfolio managers of firms affiliated with the Firm through common ownership or control of our firms (hereinafter referred to as "Affiliated Managers"). The Firm's processes for evaluating Affiliated Managers are consistent with those used for unaffiliated managers. We recognize the inherent conflicts of interest when assessing Affiliated Managers and assisting Clients in selecting investment managers, because the Firm and/or our affiliates may receive more aggregate

fees if Clients select an investment manager that is affiliated with our firm. We seek to mitigate some of the associated conflicts of interest by applying these uniform standards to ensure that Clients' assets are managed in a fair and equitable manner.

Item 7: Client Information Provided to IAR

IARs with our firm are responsible for developing an initial financial profile of the prospective Client. Prior to opening an account, we may assist in determining a participant's profile for the CJWFP by obtaining from the participant appropriate information (i.e., investment objectives, risk tolerance, time horizon, and any reasonable restrictions the Client wishes to impose upon the management of the account). Initial investment strategy is jointly determined based on an assessment of the information provided by the Client.

While the IAR will provide the Client with periodic reminders, it remains the Client's responsibility to advise us of any changes to the information previously provided that might impact the ongoing suitability of any prior determined investment strategy(ies) and/or objectives.

The IAR contacts each Client at least annually to verify that there has been no change in the Client's financial circumstances and/or investment objectives.

Item 8: Client Contact with Portfolio Managers

The Client's IAR is available to discuss the management and performance of the Client’s account and changes in the Client’s situation which may have an impact on the management of the Client’s account with the TPIA.

Clients are in direct contact with their IAR, but not generally in direct contact with the TPIA. The Advisor provides the TPIA with the Clients desired allocation(s) for their portfolio.

Item 9: Additional Information

Disciplinary Information

There is no material disciplinary information to disclose in this section

Other Financial Industry Activities and Affiliations

The Firm does not have anyone registered or pending to register as a broker-dealer or a registered representative of a broker-dealer.

Ronald J. Briggs, Jr. is the Co-Founder, Chief Executive Officer, & Chief Investment Strategists of A Smarter Way To Invest, Inc (“ASWTI”). ASWTI is a TPIA which offers asset management services to the Firm and other registered investment advisory firms, and grants such firms access to ASWTI’s various proprietary and non-proprietary investment models and asset allocation strategies. This represents a conflict of interest between the firm and Clients, and this is mitigated by subjecting A Smarter Way to Invest’s strategies to the same evaluation process of those TPIAs not affiliated with the Firm. In addition, the IAR and/or the Client may recommend other TPIAs that may better suit their goals, objectives, and risk tolerance.

As required, any affiliated investment advisers are specifically disclosed in Section 7.A. on Schedule D of Form ADV, Part 1. (Part 1 of our Form ADV can be accessed by following the directions provided on the Cover Page of this Firm Brochure.)

Code of Ethics, Participation or Interest in Client Transactions and Personal Trading

Our firm has adopted a Code of Ethics which sets forth high ethical standards of business conduct that we require of our employees, including compliance with applicable federal securities laws.

The Firm and our personnel owe a duty of loyalty, fairness and good faith towards our Clients, and have an obligation to adhere not only to the specific provisions of the Code of Ethics but to the general principles that guide the Code.

Our Code of Ethics includes policies and procedures for the review of quarterly securities transactions reports as well as initial and annual securities holdings reports that must be submitted by the firm's access persons. Our code also provides for oversight, enforcement and recordkeeping provisions.

The Firm's Code of Ethics further includes the firm's policy prohibiting the use of material non-public information. While we do not believe that we have any particular access to non-public information, all employees are reminded that such information may not be used in a personal or professional capacity.

A copy of our Code of Ethics is available to our advisory Clients and prospective Clients. You can email a request for a copy to info@cjadvisor.com, or by calling us at 810-355-1325.

The Firm and individuals associated with our firm are prohibited from engaging in agency cross transactions.

Our Code of Ethics is designed to assure that the personal securities transactions, activities and interests of our employees will not interfere with (i) making decisions in the best interest of advisory Clients and (ii) implementing such decisions while, at the same time, allowing employees to invest for their own accounts.

Our firm and/or individuals associated with our firm may buy or sell for their personal accounts with securities identical to or different from those recommended to our Clients. In addition, any related person(s) may have an interest or position in a certain security(ies) which may also be recommended to a Client.

It is the expressed policy of our firm that no person employed by us may purchase or sell any security prior to a transaction(s) being implemented for an advisory account, thereby preventing such employee(s) from benefiting from transactions placed on behalf of advisory accounts.

We may aggregate our employee and/or IAR trades with Client transactions where possible and when compliant with our duty to seek best execution for our Clients. In these instances, participating Clients will receive fair and equitable treatment of the trades. In the instances where there is a partial fill of a particular batched order, we will also allocate all purchases in a fair and equitable manner. Our employee accounts will be included in the allocation.

As these situations represent actual or potential conflicts of interest to our Clients, we have established policies and procedures for implementing our firm's Code of Ethics, to prevent and detect our firm's compliance with its regulatory obligations and provides our Clients and potential Clients with full and fair disclosure of such conflicts of interest

As disclosed in the Firm's ADV Part 2A Firm brochure, related persons of our firm are separately registered and licensed as an insurance agent of various insurance companies. Please refer for a detailed explanation of these relationships and important disclosures and/or conflict of interest.

Review of Accounts

Reviews of Client accounts will be conducted on a periodic basis by their (IAR) Investment Advisor Representatives. Reviews may include the following: daily share or investment prices, determining how, or if, price change may affect Client asset allocation strategies, determining whether specific assets should be increased or sold, current risk tolerance, income needs, and other general financial conditions of the Client which may influence investment selection.

The Client can review the status of their accounts at any time by going online to www.advisorclient.com to review their portfolio, statements, tax information, trade & transaction confirmations, fee billing, current balances, etc.

At least annually, we meet with the Client (either in person or over the phone) to review and update, as necessary, the Client's investment profile. However, should there be any material change in the Client's personal and/or financial situation, we should be notified immediately to determine whether any review and/or revision of the Client's investment profile is warranted.

All Clients receive account statements from their custodian on at least a quarterly basis or notified of availability through the Custodial portal on the website. Additionally, the TPIA will provide Clients with periodic newsletter and performance measurement summary updates.

Client Referrals and Other Compensation

The Firm does not currently engage solicitors or to pay related or non-related persons for referring potential Clients to our firm.

The Firm does not accept or allow our related persons to accept any form of compensation, including cash, sales awards or other prizes, from a non-client in conjunction with the advisory services we provide to our clients.

Financial Information

As an advisory firm that maintains discretionary authority for Client accounts, we are required to disclose any financial condition that is reasonable likely to impair our ability to meet our contractual obligations. The Firm has no additional financial circumstances to report.

Under no circumstances do we require or solicit payment of fees in excess of $1200 per Client more than six months in advance of services rendered. Therefore, we are not required to include a financial statement.

The Firm has not been the subject of a bankruptcy petition at any time since its inception.