Caitlin John
PRIVATE WEALTH MANAGEMENT

Form ADV Part 3 – Client Relationship Summary

Reconfirmed March 2025

ITEM 1: Introduction

CAITLIN JOHN, LLC. ("CJ", "Firm", "we", "our", "us") is an Investment Advisor registered with the Securities and Exchange Commission offering advisory services. This document gives the retail investor ("Client", "you", "Your", "me") a summary of the types of services and fees we offer. Please visit www.investor.gov/CRS for free, simple tools to research firms and

ITEM 2: Relationships and Services

for educational materials about investment advisors and investing.

***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?**

What investment services and advice can you provide me? Our firm offers services that may incorporate any or all of the following to retail Clients: Investment Management Services (we review your portfolio, investment strategy, and investments) management via a wrap or unwrapped fee program, Financial Planning and Consulting Services, we assess your financial situation and provide advice to meet your goals, objectives and risk tolerance. Assets Under Advisement (AUA), Consulting and Advisory Services on held away assets and accounts. Retirement Plan Services, we review your Employer-sponsored retirement plan and may offer various suggestions that may improve or enhance your plan to best meet your goals, objectives and risk tolerance for you, the plan participant.

As part of our Investment Management and Advisory Services, we provide monitoring of securities held in your investment account(s) on an ongoing, continuous basis. This service can include rebalancing investments, ensuring the portfolio strategy is appropriate for your situation, and assessing the quality of the investments or Third-Party Portfolio Manager(s) and make sure your portfolio is in-line with your investment goals, objectives and risk tolerance. This review is a standard part of the asset-based fee you pay. Your Advisor will ask you if there have been any changes in your investment objectives and/or financial situation since your last review. You do not have to wait to discuss these changes at an upcoming review. You can always contact your Advisor anytime to discuss any changes to your goals, objectives, risk tolerance and/or financial situation.

Our firm offers both discretionary advisory services (your advisor makes the decisions without prior approval regarding the purchase or sale of investments or works closely with a Third-Party Money Manager) as well as non-discretionary services (prior to each securities transaction, your advisor obtains approval from you before executing the purchase or sale of investments).

Traditionally, investment portfolios are based on allocations of stocks, ETFs, mutual funds, bonds, other investment products, and/or cash. To diversify your portfolio and when appropriate, we may invest in specialized market sectors or alternative investments such as option and hedged strategies, structured notes, etc. We may also use separately managed accounts (SMA) to diversify your portfolio by accessing experienced outside third-party portfolio managers.

Working with Caitlin John, LLC. as your Registered Investment Advisor (RIA), you will be asked to sign an Investment Management Agreement (IMA) which allows our Investment Advisor Representatives (IAR) to provide investment management and advisory services on your behalf. You may cancel this Agreement at any time. The minimum account size for an Investment Management Account or Individual Retirement Account is $250,000 and may be waived by the IAR, based on the needs of the Client and the complexity of the situation. Please also see our Form ADV Part 2A ("Brochure"), specifically Items 4 & 7 which further details the items listed above.

ITEM 3: Fees, Costs, and Standard of Conduct

***Questions to ask us*: 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 advisor? How else does your firm make money and what conflicts of interest do you have? How might your conflicts of interest affect me, and how will you address them?**

What fees will I pay? Our fees vary depending on the services you receive. For investment management and advisory fees, the amount of assets in your account affects our investment management and advisory fee; hence the more assets you

have in your advisory account, the more revenue will be generated and thus we have an incentive to increase those assets in order to increase our revenue. These fees are collected by the custodian from your account quarterly, in advance. Financial planning fees are typically paid in advance for ongoing services based on an agreed-upon hourly or fixed fee. A one-time financial plan will be paid partly at the start of the relationship and a final payment will be required with the completion of the financial plan. Assets Under Advisement Services along with Retirement Plan Services are also typically billed in advance. Please see Item 5 of our Brochure for further details on fees and refunds. Additional information regarding our services can be further found in items 4, 6, 7 & 8 of our Brochure.

Third-Party Costs: Some investments (e.g., mutual funds, variable annuities, etc.) impose additional fees (e.g., transactional fees and product-level fees) that can reduce the value of your investment over time. You may also pay fees to a custodian that will hold your investment account. Additionally, you may pay transaction fees when a security is bought or sold in your account. You will pay the agreed-upon investment management and advisory fees and costs whether your investments increase, decrease value or is fully invested or in cash. These fees and costs will be deducted from your account each quarter reducing your investment by this amount. Please make sure you understand what fees and costs you are paying. Please also see our Brochure for additional details.

Conflicts of Interest: As an RIA and/or IAR, and fiduciary we must 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. Here is an example to help you understand what this means: 1) The revenue the Firm receives is based on the agreed-upon percentage rate in the fee schedule, paid each quarter by all Clients. Our Firm will increase its revenue if there are more assets in a Client's account (hence growing your account by performance). This also could lead to our Advisors recommending to you to add more investment assets to your account. Our Advisors act as a fiduciary and legally are bound to always keep the best interest of the Client first when making recommendations. More information about our conflicts of interest is available in our firm Brochure at https://adviserinfo.sec.gov/firm/summary/154494. Our Firm has adopted a Code of Ethics describing its standards of business conduct. If you would like a copy, please ask your Advisor or contact the firm by email at info@cjadvisor.com or contact us at (810) 355-1325.

How do financial professionals make money? Primarily, our Firm and our Advisors benefit from the advisory services we provide to you because of the advisory fees we receive from our clients. Our Advisors are compensated based on the amount of Client assets they service (based on the amount of revenue the firm receives from the Client accounts). Some of our Advisors also have the ability to receive commissions from Clients who decide to purchase insurance products. The purchase of insurance products is not required in order to utilize our services. Any and all commissions are paid to the Advisor directly from the Insurance company. Please also see Item 10 of our Brochure for additional details.

ITEM 4: Disciplinary History

Questions to ask us: As a financial professional, do you have any disciplinary history? For what type of conduct?

Do you or your financial professionals have legal or disciplinary history? Our Firm has not been subject to any disciplinary events by regulators nor is it a party to any legal events that are material to a Clients evaluation of our advisory business. We do supervise some Advisors with disciplinary events associated with their prior firm. Visit https://www.investor.gov/ for a free, simple search tool to research us and our financial professionals.

Since our Firm was founded in January 2011, there have been no complaints filed against the Firm with state or federal regulatory agencies and no legal or disciplinary actions have been taken against the Firm, it's principals, employees, associated persons, and/or advisors.

ITEM 5: Additional Information

Questions to ask us: Who is my primary contact person? Is he or she a representative of an investment advisor or a broker-dealer? Who can I talk to if I have concerns about how this person is treating me?

For additional information regarding our investment management and advisory services, including the other services we provide, please see our Brochure which is also available at https://adviserinfo.sec.gov/firm/summary/154494 and any other individual brochure supplements your Advisor provides you. If you have any questions or want copies of this Client Relationship Summary, our Firm Brochure, or other supplements, please contact us at (810) 355-1325.

Material Changes to Client Relationship Summary

We have updated our email contact information to info@cjadvisor.com.