

CUSTOMER RELATIONSHIP SUMMARY

ITEM 1: INTRODUCTION

Jarvis Financial Services, Inc. (“JFS,” “we,” “us,” and “Advisor”) is a Washington corporation that is registered as an investment advisor with the United States Securities and Exchange Commission. Brokerage and investment advisory services and fees differ and it is important that you understand the differences. Please note that free and simple tools are available to research advisory and brokerage firms and their associated financial professionals at Investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisors, and investing.

ITEM 2: RELATIONSHIPS AND SERVICES

What investment services and advice can you provide me?

Services: We provide fee-based financial planning and ongoing portfolio management services to individuals, high net worth individuals, trusts, and other investors. Most clients engage us for a combination of these services and pay us a single asset-based fee.

Monitoring: When we provide you with ongoing portfolio management services, we offer you advice on a regular basis as a part of our standard services. We will discuss your investment objectives and limitations, design a strategy with you to achieve your investment goals, and regularly monitor your accounts. We will contact you when we become aware of a significant change in the market or to your individual circumstances.

Investment Authority: When we provide you with ongoing portfolio management services, we buy and sell investments in your accounts in accordance with your stated investment guidelines without obtaining your prior consent for each specific transaction. This is called “discretionary authority.” You may place reasonable restrictions on the investments to be utilized in your portfolio.

Investment Offerings: We do not limit our investment advice to particular types of securities. We primarily provide advice with respect to equities, fixed income, exchange traded funds, mutual funds, cash investments and other types of investment based on your investment objectives, needs, and best interests.

Financial Planning: We also offer financial planning on a stand-alone basis. We will consult with you to gain an understanding of your investment goals and needs and provide you a written financial plan in exchange for hourly fees. When we provide stand-alone planning services, you will make all final investment decisions and be responsible for the implementation and monitoring of your investments. Our engagement concludes with the delivery of your written financial plan. Additional fees apply for reviews and plan updates.

Account Minimums: We typically require a minimum of \$500,000 to commence a relationship for combined financial planning and portfolio management services. This is negotiable at our discretion.

Conversation Starter – Ask your financial professional:

- 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?

Please review our Form ADV Part 2A Brochure at Items 4 and 5 for complete details about our services and fees.

ITEM 3: FEES, COSTS, CONFLICTS, AND STANDARD OF CONDUCT

What fees will I pay?

Principal Fees and Costs: Where you engage us for combined financial planning and portfolio management services, you will pay an on-going, mutually-agreed asset-based fee at the beginning of each quarter for our services (as agreed in your contract), based on the value of the cash and investments in your advisory account. The more assets there are in your account(s), the more you will pay in fees, and the firm may therefore have an incentive to encourage you to increase the assets in your account. Our standard fee is 1.5% of assets per year, up to \$2M in assets and 1% for households over that amount. Albeit very rare, we retain the right to negotiate fees at our sole discretion. Stand-alone financial planning clients pay hourly fees ranging from \$250-\$500.

Other Fees and Costs: You are responsible for all custodial and securities broker-dealer execution fees charged by the custodian and executing broker-dealer (e.g. Fidelity). Our advisory fee is separate and distinct from the custodian and broker-dealer execution fees. Some investments (such as mutual funds and ETFs) impose additional fees that will reduce the value of your investment over time.

Additional Information: 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.

Please refer to our Form ADV Part 2A Brochure, Item 5 for more detailed information about our fees.

Conversation Starter – Ask your financial professional:

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 does your firm make money and what conflicts of interest do you have?

When we act as your investment advisor (and at all other times), 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.

Potential Conflicts: The more assets there are in your advisory account, the more you will pay in fees, and the firm may therefore have an incentive to encourage you to increase the assets in your account.

In order to best serve our clients, our advisors are licensed insurance agents which means they could potentially collect insurance commissions. However, it has been our firm policy for many years to NOT sell any insurance products, that pay a commission nor collect any commissions other than 'trails' from products provided to clients many years ago.

Our financial professionals may earn compensation for tax preparation services performed under Retirement Tax Services (RTS), a tax preparation company owned by associates of Jarvis Financial Services (JFS). JFS and RTS may refer clients to each other for necessary services, but those services and related fees are separate and distinct from the other firm. There are no referral fee arrangements between RTS and JFS, and we will only transact related business with clients when the products or services are suitable and appropriate to fit their needs, with full disclosure. We also advise clients that they are free to seek similar products and services from any firm they wish.

Please refer to our Form ADV Part 2A Brochure at Items 5, 10, 12, and 14 for more detailed information regarding any conflicts of interest, financial industry activities, and affiliations related to our firm.

Conversation Starter – Ask your financial professional:

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

How do your financial professionals make money?

Our financial professionals are compensated through a combination of salary and bonus. Salary is tied to the amount of client assets that the professional manages and services. Bonuses are discretionary, and reflect the overall success of the firm and the individual. Our financial professionals receive no product sales commissions or other forms of payment, other than insurance 'trails' from products provided to clients many years ago.

Conversation Starter – Ask your financial professional:

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

ITEM 4: DISCIPLINARY HISTORY

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

No. We have no legal or disciplinary history to report. Free and simple search tools are available to retail investors who visit www.investor.gov/CRS to research our firm and financial professionals.

ITEM 5: ADDITIONAL INFORMATION

For additional information about our services, or for a copy of this disclosure, please contact anyone on our team at 253-838-9703 or contact us by e-mail to Info@JarvisFinancial.com. Our full Form ADV 2A and this Customer Relationship Summary can also be found on our website, www.JarvisFinancial.com

Conversation Starter – Ask your financial professional:

- 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?

SUMMARY OF CHANGES

This Customer Relationship Summary includes the following changes made since the last version dated March 30, 2023: No material changes were made since last filing.