

ITEM 1: INTRODUCTION

Jarvis Financial Services, Inc. is registered with the Securities and Exchange Commission as an investment advisor and we provide investment advisory services rather than brokerage services. Investment advisory services and brokerage services and fees differ, and it is important for the retail investor to understand the differences. This document gives you a summary of the types of services that we provide and how you pay.

Please ask us for more information. Free and simple tools are available to research firms and financial professionals at www.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 investment advisory services directly to individuals, high net worth individuals, trusts, and other individual investors.

Monitoring: We offer you advice on a regular basis as a part of our standard services. We will discuss your investment goals, 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: We buy and sell investments in your accounts in accordance with your stated investment guidelines without asking you in advance. This is called "discretionary authority."

Investment Offerings: Our investment advice is not limited to a particular type of security. We provide advice with respect to equities, fixed income, and cash investments.

Account Minimums: Our stated minimum client relationship size is \$750,000. This is negotiable at our discretion.

Additional Information: The chief compliance officer of the firm is Nathaniel P. Jarvis who can be reached at 253-838-9703 or Info@JarvisFinancial.com.

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

Conversation Starter – Ask your financial professional:

1. Given my financial situation, should I choose an investment advisory service? Why or why not?
2. How will you choose investments to recommend to me?
3. What is your relevant experience, including your licenses, education and other qualifications?
4. What do these qualifications mean?

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

What fees will I pay?

Principal Fees and Costs: 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 ranges from 1% to 1.5% of assets per year. Albeit very rare, we retain the right to negotiate fees at our sole discretion.

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 asset-based 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.A.B.C.D. 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 else does your firm make money and what conflicts of interest do you have?

What are your legal obligations to me when acting as my investment adviser and what conflicts of interest exist?

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, nor collect any commissions other than ‘trails’ from products provided to clients many years ago.

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.

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?

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 Info@JarvisFinancial.com. Our full Form ADV 2A can also be found on our website www.JarvisFinancial.com