

**Jazz Wealth Managers, Inc.**  
**Form CRS Client Relationship Summary**  
**November 20, 2024**

**Item 1. Introduction**

- A. **Jazz Wealth Managers, 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 we provide and how you pay. Please ask us for more information.
- B. Free and simple tools are available to research firms and financial professionals at [www.Investor.gov/CRS](http://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 personalized confidential investment management services primarily to retail investors. We also offer educational seminars and/or workshops on investing topics. Our seminars/workshops are free of charge. We offer a website, [jazzWealth.com/research](http://jazzWealth.com/research) with educational and research content through our posts and videos. Current investment advisory clients are offered membership free of charge. Non-investment advisory clients will be charged a \$13.99 monthly fee. We do not offer investment advice through this website. All users of this website agree that only technical support related questions will be answered by us.

**Monitoring:** Client accounts are monitored frequently but account reviews are performed at least quarterly by Dustin R. Tibbitts, President as a part of our standard services. Market conditions may dictate more frequent reviews.

**Investment Authority:** We buy and sell investments in your account without asking you in advance, this is called **discretionary authority**.

**Limited Investment Offerings:** Our investment advice is not limited to a particular type of security. We manage client portfolios investing in stocks, options and Exchange Traded Funds.

**Account Minimums:** As of June 1, 2023, clients will be charged an annual minimum fee of \$75, billed monthly to retail investors to open or maintain an account or establish a relationship with us. Our minimum account opening balance is \$2,000, negotiable at our discretion.

**Additional Information:** Our firm was founded in 2016. The principal owner of the firm is Dustin R. Tibbitts, President, Chief Investment Officer. Each portfolio is individually tailored to meet your long-term financial objectives and risk tolerance based on the information you provide to us. You may impose restrictions on certain securities or types of securities. **Ask us for our Form ADV Part 2A Brochure for complete details about our services and fees.**

***Questions you should 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?***

**Item 3. Fees, Costs, Conflicts, and Standard of Conduct**

***What fees will I pay?***

**Principal Fees and Costs:** You will pay an annual, on-going negotiable **asset-based fee** billed at the end of each month for our services, based on the value of the cash and investments in your advisory account. The annual fee ranges from 1.50% to 0.50%. We also charge an annual minimum fee of \$75, billed monthly, to clients to open and maintain an account with us. We are not compensated for the sale of securities or other investment products. 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.

Non-investment advisory clients will be charged a \$13.99 monthly fee for access to our website [jazzWealth.com/research](http://jazzWealth.com/research).

**Other Fees and Costs:** You are responsible for all custodial and securities broker-dealer execution fees charged by the custodian and executing broker-dealer. Expenses imbedded in Exchange Traded Funds will reduce the fund's net asset value and directly affect the fund's performance and indirectly affect your portfolio performance. Expenses of Exchange Traded Funds will include management fees, custodian fees, brokerage commissions and legal and accounting fees.

**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. Refer to our Form ADV Part 2A Brochure, Item 5.A.B.C.D. for more detailed information about our fees.*

*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?*

## **B. Standard of Conduct**

*When we act as your investment adviser, 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 is an example to help you understand what this means. 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.*

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

**Additional Information:** Mr. Tibbitts is the Manager/Owner/Pilot of Jazz Aviation, LLC which is a private pilot and plane service. Mr. Tibbitts and other Investment Advisor Representatives of Jazz Wealth Managers use this service to travel to meet with clients, attend meetings, trainings and professional conferences on behalf of Jazz Wealth Managers. Jazz Wealth Managers pays Jazz Aviation, LLC and Mr. Tibbitts for this service. Clients of Jazz Wealth Managers are not solicited for this private pilot and plane service.

*How do your financial professionals make money?*

We are paid by the asset-based fee that is charged to your investment account. The more assets you have in the advisory account, including cash, the more you will pay us. We therefore have an incentive to increase the assets in your account in order to increase our fees. We are not compensated based on the product sold or by product sales commissions.

## **Item 4. Disciplinary History**

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

No disciplinary history to report. Free and simple search tools are available to retail investors who visit [www.Investor.gov/CRS](http://www.Investor.gov/CRS) to research our firm and financial professionals.

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

## **Item 5. Additional Information**

*Contact Dustin R. Tibbitts, President, Chief Investment Officer, Phone: (727) 492-0314 for additional information and an up to date copy of the relationship summary. OR by visiting our website at: [www.JazzWealth.com](http://www.JazzWealth.com)*

*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?*