

JVL Associates, LLC d/b/a JVL Wealth Strategies is registered with the Securities and Exchange Commission as an investment adviser. You should know that brokerage and investment advisory services and fees differ and it is important for you to understand the differences. There are free and simple tools available to research firms and financial professionals at [Investor.gov/CRS](https://investor.gov/CRS), which also provides educational materials about broker-dealers and investment advisors, and investing.

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## ***What investment services and advice can you provide me?***

We offer investment advisory services which include financial planning and wealth management based on your particular needs and circumstances. We are held to a fiduciary standard that covers our entire investment advisory relationship with you. For example, we are required to monitor your account on an ongoing basis. As part of our standard investment advisory services we monitor our client accounts at least monthly. More frequent reviews may be triggered by material changes in variables such as the client's individual circumstances, or the market, political or economic environment. Financial planning services often result in specific projects. As such, we review the status of financial planning projects with the client on an on-going basis.

When we provide investment advisory services, we accept discretionary authority to determine, without obtaining your specific consent, the securities and amount of securities to be bought or sold. However, such discretion is guided by the client's stated goals and objectives as well as tax considerations. Clients may impose reasonable restrictions on investing in certain securities, types of securities, or industry sectors based on their specific circumstances.

We do not advise or sell any proprietary products or offer advice only with respect to a limited menu of products or types of investments. While we do not require a minimum account size, we will determine with you whether our services fit your particular needs and circumstances.

**For additional information regarding our services and requirements to establish a relationship with us please see Item 4 (Advisory Business) and Item 7 (Types of Clients) of our Form ADV Part 2A, respectively.**

### **Consider asking our financial professional the following questions:**

- ***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?***

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

We are compensated based upon a percentage of assets under management, hourly charges or fixed fees, depending on the service we provide. We charge an annual asset-based tiered schedule fee, payable on a quarterly basis for investment advisory services. Tiered fees refer to fee schedules where, as the value of account assets, including cash and cash equivalents, reaches a new threshold, the assets above that threshold are charged successively lower percentages. Under this relationship we do not charge additional fees for financial planning and wealth management services that you may need. If you terminate your agreement with us prior to the end of the billing period, fees will be assessed or refunded pro rata based on the number of days services were provided during the quarter. If you engage us to provide only financial planning services we charge a flat fee for our services. We will charge hourly fees for certain agreed upon projects.

In addition to our fees, you will incur fees and expenses related to the individual mutual funds and ETFs in your investment account. These fees and expenses are described in each of the fund's prospectus. You will also incur certain other third party charges including, but not limited to, commissions, security transaction fees, wire fees, and account closing fees.

*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.*

**For additional information including our fee schedule, billing arrangements, how to pay our fee, and additional fees and expenses you will pay third parties directly or indirectly, please see Item 5 (Fees and Compensation) of Form ADV Part 2A.**

**Consider asking our financial professional the following questions:**

- *Help me understand how these fees and costs might affect my investments.*
- *If I gave you \$10,000 to invest, how much will go to fees and costs, and how much will be invested for me?*

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***What are your legal obligations to me when acting as my investment adviser? How else does your firm make money and what conflicts of interest do you have?***

*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. Our investment advisory services fees are charged as a percentage of assets we manage for you, a conflict arises as our investment advisory fee will change whenever we make recommendations to increase or encourage you not to decrease the assets in your account.*

**Consider asking our financial professional the following questions:**

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

**For additional information, please see Participation or Interest in Client Transactions and Personal Trading under Item 11 and Clearing and Custody under Item 12 of our Form ADV Part 2A. The conflicts disclosed in this Form CRS are not our sole conflicts, for additional discussion on our other conflicts, please refer to our Form ADV Part 2A.**

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***How do your financial professionals make money?***

*Our financial professionals are paid a base salary in addition to receiving a share of the firm's profits. This arrangement creates a conflict of interest for the financial professional in that he or she has an additional financial incentive to find new business, which could impact their recommendations.*

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

**No.** Visit [investor.gov/CRS](https://www.investor.gov/CRS) for free and simple search tools to research us and our financial professionals.

**Consider asking our financial professional the following questions:**

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

You may request a copy of this relationship summary about us and our services by calling our office at (616) 261-2800.

**Consider asking our financial professional the following questions:**

- *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?*