Item 1 – Introduction

FJY Financial Advisors (“FJY”, “we”, “us” or “our”) is registered with the Securities Exchange Commission (“SEC”) as registered investment adviser. Investment advisory services and compensation structures differ from that of a registered broker-dealer, and it is important that you understand the differences. Free and simple tools are available to research firms and financial professionals at Investor.gov/CRS. The site also provides educational materials about broker-dealers, investment advisers and investing.

Item 2 – Relationships and Services

What investment services and advice can you provide me?

We provide discretionary and/or non-discretionary investment advisory services on a fee-only basis, stand-alone financial planning and consulting and retirement plan consulting to individuals, high net worth individuals, pension and profit sharing plans, charitable organizations and other business entities (our “retail investors” or “Client”).

When a retail investor engages us to provide discretionary investment management services, we shall monitor, on a continuous basis, the investments in the accounts over which we have discretionary authority as part of our investment management service. Furthermore, when engaged on a discretionary basis, we shall have the authority, without prior consultation with you (unless you impose restrictions on our discretionary authority), to buy, sell, trade and allocate the investments within your account(s) consistent with your investment objectives. Our discretionary authority over your account(s) shall continue until our engagement is terminated.

When a retail investor engages us to provide financial planning and consulting services, we rely upon the information provided for our review and do not verify or monitor any such information while providing this service. Our financial planning and consulting services are completed upon the communication of our recommendations to the retail investor. If requested by the client, FJY may recommend the services of other professionals for implementation purposes. The client retains absolute discretion over all such implementation decisions and is free to accept or reject any recommendation from FJY. FJY may also provide retirement plan consulting services, pursuant to which it assists sponsors of self-directed retirement plans with the selection and/or monitoring of investment alternatives from which plan participants shall choose in self-directing the investments for their individual plan retirement accounts.

We do not limit the scope of our investment advisor services to proprietary products or a limited group or type of investment.

FJY may separately negotiate with clients initial minimum account sizes or initial annual minimum fees for combined planning and investment management services.

Additional Information: For more detailed information about our Advisory Business and the Types of Clients we generally service, please see Items 4 and 7, respectively in our ADV Part 2A.

Conversation Starters:

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?

We may provide discretionary and/or non-discretionary investment management services to Clients on a fee only basis. FJY’s annual investment advisory fee is based upon a percentage of the market value of the assets placed under its management, generally between negotiable and 1.50% and will include, to the extent specifically requested by the Client, financial planning and consulting services. If the Client requires extraordinary planning or consulting services, FJY at its sole discretion, may charge for these additional services. FJY may engage independent managers to separately manage a portion of a Client’s investment assets in accordance with the Client’s
investment objectives. The investment management fee charge by the independent manager is separate from, and in addition, to FJY’s advisory fees. FJY’s financial planning and consulting fees are negotiable but generally begin at a minimum of $4,500 to a maximum of $50,000 depending upon the level and scope of the services required. FJY’s retirement plan consulting fees are negotiable, but begin at a minimum annual fee of $4,500. Fees are based on assets under management and generally range between 0.15% and 0.65%. In addition, to the extent requested by the retirement plan sponsor, FJY may also provide participant education and preparation of an Investment Policy Statement. Additional fees may be charged for this service and will be paid by the plan sponsor (not the plan participant). Account minimums and minimum fees are separately negotiated with clients. As a result of these factors, similarly situated clients could pay diverse minimum fees or have different account minimum values, and the services to be provided by FJY to any particular client could be available from other advisers at lower fees.

In addition, to the extent requested by the retirement plan sponsor, FJY may also provide participant education and preparation of an Investment Policy Statement. Additional fees may be charged for this service and will be paid by the plan sponsor (not the plan participant). Account minimums and minimum fees are separately negotiated with clients. As a result of these factors, similarly situated clients could pay diverse minimum fees or have different account minimum values, and the services to be provided by FJY to any particular client could be available from other advisers at lower fees.

Our annual investment advisory fee shall be prorated and paid quarterly, in advance or arrears, based upon the market value of the assets on the last business day of the previous quarter. See Item 5 in our ADV Part 2A.

**Other Fees and Costs:** Your investment assets will be held with a qualified custodian. Custodians charge brokerage commissions and/or transaction fees for effecting certain securities transactions (i.e. transaction fees are charged for certain no-load mutual funds, commissions are charged for individual equity and fixed income securities transactions). In addition, relative to all mutual fund and exchange traded fund purchases, certain charges will be imposed at the fund level (e.g. management fees and other fund expenses). Our advisory and financial planning and consulting fees shall be deducted from the Client’s custodial account. You should review FJY’S advisory fees, the fees charged by the funds and ETFs and any transaction charges imposed by a broker-dealer with which an independent management effects transactions on your account to understand the total amount of fees to be paid by you and to evaluate the advisory services being provided. Please refer to Items 5 and 12 of our ADV Part 2A for additional information. Clients are provided, at least quarterly, with written transaction confirmation notices and regular written summary account statements directly from the broker-dealer/custodian.

**Additional Information:** We do not accept performance-based 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 more detailed information about our fees and costs related to our management of your account and other services, please see Item 5 in our ADV Part 2A.

_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 adviser?**

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. Below is an example to help you understand what this means:

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

**Additional Information:** For more detailed information about our conflicts of interest, please review our ADV Part 2A.

_How do your financial professionals make money?_

Our financial advisors are compensated through a base salary and a profit sharing distribution that is based on firm-wide goals and profitability. Our more junior advisors and other non-advisory staff may also receive an annual bonus that is based on their individual performance. All advisors are also eligible for a Business Development Incentive Bonus, which is based on successful business development and consists of a certain percentage of the first year fees of a new client, paid out semi-annually. FJY is a fee-only firm and does not receive any sales charges, commissions, referral fees or any other sources of income. You should discuss your financial professional’s compensation directly with your financial professional. For any information on how our financial professionals are compensated, please review the disclosures in our ADV Part 2A Items 14.

**Item 4 – Disciplinary History**

_Do you or your financial professionals have legal or disciplinary history?_

No. However, we encourage you to visit www.Investor.gov/CRS to research our firm and our financial professionals. Furthermore, we encourage you to ask your financial professional: _As a financial professional, do you have any disciplinary history? If so, for what type of conduct?_

A copy of our Part 2A is available at: https://files.adviserinfo.sec.gov/IAPD/Content/Common/crd_iapd_Brochure.aspx?BRCHR_VRSN_ID=627826
Item 5 – Additional Information

Additional information about FJY is available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). You may contact our Chief Compliance Officer, Larry Adams, at LDA@fjyfinancial.com, at any time to request a current copy of our ADV Part 2A or our relationship summary. Our Chief Compliance Officer may also be reached by phone: (432) 570-1305.

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

Item 2 Education Background and Business Experience

Laurie Adams Belew was born in 1979. Ms. Belew graduated from Southern Methodist University with a Bachelor of Business Administration degree in Finance and a Bachelor of Arts degree in Public Policy. Ms. Belew also graduated from Texas Tech University with a Master of Science in Personal Financial Planning and an MBA. Ms. Belew has been employed as an Associate Planner of FJY Financial since August of 2006 and is currently the COO. From July 2002 to July of 2004, Ms. Belew was employed as a Senior Consultant of Lucidity Consulting Group.

Ms. Belew has been a CERTIFIED FINANCIAL PLANNER™ since 2009. Certified Financial Planner Board of Standards, Inc. ("CFP Board") owns the CFP® certification mark, the CERTIFIED FINANCIAL PLANNER™ certification mark, and the CFP® certification mark (with flame design) logo in the United States (these marks are collectively referred to as the “CFP® marks”). The CFP Board authorizes use of the CFP® marks by individuals who successfully complete the CFP Board’s initial and ongoing certification requirements.
The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 86,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- **Education** – Complete a college-level course of study addressing the financial planning subject areas that CFP Board’s studies have determined as necessary for the competent and professional delivery of financial planning services or an accepted equivalent, including completion of a financial plan development capstone course, and attain a Bachelor’s Degree from an accredited college or university. CFP Board’s financial planning subject areas include professional conduct and regulation, general principles of financial planning, education planning, risk management and insurance planning, investment planning, income tax planning, retirement savings and income planning, and estate planning;

- **Examination** – Pass the comprehensive CFP® Certification Examination. The examination, administered in 6 hours, includes case studies and client scenarios designed to test one’s ability to correctly diagnose financial planning issues and apply one’s knowledge of financial planning to real world circumstances;

- **Experience** – CFP Board requires 6,000 hours of experience through the Standard Pathway, or 4,000 hours of experience through the Apprenticeship Pathway that meets additional requirements; and

- **Ethics** – Agree to be bound by CFP Board’s Code of Ethics and Standards of Conduct, which put clients’ interest first; acknowledge CFP Board’s right to enforce them through its Disciplinary Rules and Procedures; comply with the Financial Planning Practice Standards which determine what clients should reasonably expect from the financial planning engagement and complete a CFP® Certification Application which requires disclosure of an individual’s background, including involvement in any criminal, civil, governmental, or self-regulatory agency proceeding or inquiry, bankruptcy, customer complaint, filing, termination/internal reviews conducted by the individual’s employer or firm.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- **Continuing Education** – Complete 30 hours of continuing education hours accepted by the CFP Board every two years, including two hours on the Code of Ethics and other parts of the Standards of Professional Conduct, to maintain competence and keep up with developments in the financial planning field; and
• Ethics – CFP® professionals agree to adhere to the high standards of ethics and practice outlined in CFP Board’s Code of Ethics and Standards of Conduct and to acknowledge CFP Board’s right to enforce them through its Disciplinary Rules and Procedures. The Code of Ethics and Standards of Conduct require that CFP Professionals provide financial planning services in the best interests of their clients.

• Certification Application – Properly complete a Certification Application to (i) acknowledge voluntary adherence to the terms and conditions of certification with CFP Board and (ii) disclose any involvement in criminal and civil proceedings, inquiries or investigations, bankruptcy filings, internal reviews and customer complaints.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board’s enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

You may verify an individual’s CFP® certification and background through the CFP Board. The verification function will allow you to verify an individual’s certification status, CFP Board’s disciplinary history and any bankruptcy disclosures in the past ten years. Additional regulatory information may also be found through FINRA’S BrokerCheck and the SEC’s Investment Adviser Public Disclosure databases, which are free tools that may be used to conduct research on the background and experience of CFP® professionals and those who held CFP® certification at one time, including with respect to employment history, regulatory actions, and investment-related licensing information, arbitrations, and complaints.

Item 3 Disciplinary Information

None.

Item 4 Other Business Activities

A. The supervised person is not actively engaged in any other investment-related businesses or occupations.

B. The supervised person is not actively engaged in any non-investment-related business or occupation for compensation.

Item 5 Additional Compensation

None.

Item 6 Supervision

The Registrant provides investment advisory and supervisory services in accordance with the Registrant’s policies and procedures manual. The primary purpose of the Registrant’s Rule 206(4)-7 policies and procedures is to comply with the supervision requirements of Section 203(e)(6) of the Investment Advisers Act of 1940 (the “Act”). The Registrant’s Chief Compliance Officer, Larry Adams, is primarily responsible for the implementation of the Registrant’s policies
and procedures and overseeing the activities of the Registrant’s supervised persons. Should an employee, independent contractor, investment adviser representative, or solicitor of the Registrant have any questions regarding the applicability/relevance of the Act, the Rules thereunder, any section thereof, or any section of the policies and procedures, he/she should address those questions with the Chief Compliance Officer. Should a client have any questions regarding the Registrant’s supervision or compliance practices, please contact Mr. Adams at (432) 570-1305.
Item 2 Education Background and Business Experience

Jon P. Yankee was born in 1970. Mr. Yankee graduated from the University of Richmond, with a Bachelor of Arts degree in International Studies/Asian Studies and an MBA from Thunderbird Graduate School of International Management. Mr. Yankee has been a Member and an investment adviser representative of FJY Financial since January of 2006 and is currently the CEO. From December 2002 to January 2006, Mr. Yankee was an Associate Advisor of Rembert, Pendleton & Fox.

Mr. Yankee has been a CERTIFIED FINANCIAL PLANNER™ since 2005. Certified Financial Planner Board of Standards, Inc. (“CFP Board”) owns the CFP® certification mark, the CERTIFIED FINANCIAL PLANNER™ certification mark, and the CFP® certification mark (with flame design) logo in the United States (these marks are collectively referred to as the “CFP® marks”). The CFP Board authorizes use of the CFP® marks by individuals who successfully complete the CFP Board’s initial and ongoing certification requirements.
The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 86,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- **Education** – Complete a college-level course of study addressing the financial planning subject areas that CFP Board’s studies have determined as necessary for the competent and professional delivery of financial planning services or an accepted equivalent, including completion of a financial plan development capstone course, and attain a Bachelor’s Degree from an accredited college or university. CFP Board’s financial planning subject areas include professional conduct and regulation, general principles of financial planning, education planning, risk management and insurance planning, investment planning, income tax planning, retirement savings and income planning, and estate planning;

- **Examination** – Pass the comprehensive CFP® Certification Examination. The examination, administered in 6 hours, includes case studies and client scenarios designed to test one’s ability to correctly diagnose financial planning issues and apply one’s knowledge of financial planning to real world circumstances;

- **Experience** – CFP Board requires 6,000 hours of experience through the Standard Pathway, or 4,000 hours of experience through the Apprenticeship Pathway that meets additional requirements; and

- **Ethics** – Agree to be bound by CFP Board’s Code of Ethics and Standards of Conduct, which put clients’ interest first; acknowledge CFP Board’s right to enforce them through its Disciplinary Rules and Procedures; comply with the Financial Planning Practice Standards which determine what clients should reasonably expect from the financial planning engagement and complete a CFP® Certification Application which requires disclosure of an individual’s background, including involvement in any criminal, civil, governmental, or self-regulatory agency proceeding or inquiry, bankruptcy, customer complaint, filing, termination/internal reviews conducted by the individual’s employer or firm.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- **Continuing Education** – Complete 30 hours of continuing education hours accepted by the CFP Board every two years, including two hours on the Code of Ethics and other parts of the Standards of Professional Conduct, to maintain competence and keep up with developments in the financial planning field; and
• Ethics – CFP® professionals agree to adhere to the high standards of ethics and practice outlined in CFP Board’s Code of Ethics and Standards of Conduct and to acknowledge CFP Board’s right to enforce them through its Disciplinary Rules and Procedures. The Code of Ethics and Standards of Conduct require that CFP Professionals provide financial planning services in the best interests of their clients.

• Certification Application – Properly complete a Certification Application to (i) acknowledge voluntary adherence to the terms and conditions of certification with CFP Board and (ii) disclose any involvement in criminal and civil proceedings, inquiries or investigations, bankruptcy filings, internal reviews and customer complaints.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board’s enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

You may verify an individual’s CFP® certification and background through the CFP Board. The verification function will allow you to verify an individual’s certification status, CFP Board’s disciplinary history and any bankruptcy disclosures in the past ten years. Additional regulatory information may also be found through FINRA’S BrokerCheck and the SEC’s Investment Adviser Public Disclosure databases, which are free tools that may be used to conduct research on the background and experience of CFP® professionals and those who held CFP® certification at one time, including with respect to employment history, regulatory actions, and investment-related licensing information, arbitrations, and complaints.

Item 3 Disciplinary Information

None.

Item 4 Other Business Activities

A. The supervised person is not actively engaged in any other investment-related businesses or occupations.

B. The supervised person is not actively engaged in any non-investment-related business or occupation for compensation.

Item 5 Additional Compensation

None.

Item 6 Supervision

The Registrant provides investment advisory and supervisory services in accordance with the Registrant’s policies and procedures manual. The primary purpose of the Registrant’s Rule 206(4)-7 policies and procedures is to comply with the supervision requirements of Section 203(e)(6) of the Investment Advisers Act of 1940 (the “Act”). The Registrant’s Chief Compliance Officer, Larry Adams, is primarily responsible for the implementation of the Registrant’s policies
and procedures and overseeing the activities of the Registrant’s supervised persons. Should an employee, independent contractor, investment adviser representative, or solicitor of the Registrant have any questions regarding the applicability/relevance of the Act, the Rules thereunder, any section thereof, or any section of the policies and procedures, he/she should address those questions with the Chief Compliance Officer. Should a client have any questions regarding the Registrant’s supervision or compliance practices, please contact Mr. Adams at (432) 570-1305.
Item 1  Cover Page

A.

Larry D. Adams

FJY Financial

ADV Part 2B, Brochure Supplement
Dated: March 24, 2020

Contact: Larry Adams, Chief Compliance Officer
1900 Campus Commons Drive, Suite 500
Reston, Virginia 20191

B.

This Brochure Supplement provides information about Larry D. Adams that supplements the FJY Financial Brochure; you should have received a copy of that Brochure. Please contact Larry Adams, Chief Compliance Officer if you did not receive FJY Financial’s Brochure or if you have any questions about the contents of this supplement.

Additional information about Larry D. Adams is available on the SEC’s website at www.adviserinfo.sec.gov.

Item 2 Education Background and Business Experience

Larry D. Adams was born in 1952. Mr. Adams has been an investment adviser representative of FJY Financial since July of 2014 and is currently the Chief Compliance Officer. From March of 2011 to July of 2014, Mr. Adams was the President of Lifepoint Financial Partners, LP. From January of 2006 to March of 2011, Mr. Adams was the President of Adams Wealth Management LP. From September of 2008 to September of 2009, Mr. Adams was a registered representative of D. H. Hill Securities, LLC.

Mr. Adams currently holds the designation of Certified Plan Fiduciary Advisor (CPFA). The CPFA designation is awarded by the National Association of Plan Advisors (NAPA) to financial advisors who meet high standards of education, experience and integrity. The Certified Plan Fiduciary Advisor credential was developed by some of the nation’s leading advisors and retirement plan experts and demonstrates a knowledge, expertise and commitment to working with retirement plans. Plan advisor who earn their CPFA demonstrate the expertise required to act as a plan fiduciary or help plan fiduciaries manage their roles and responsibilities. The comprehensive
CPFA examination covers a wide range of subject matter: ERISA Fiduciary Roles and Responsibilities, ERISA Fiduciary Oversight, ERISA Plan Investment Management, and ERISA Plan Management. In addition, designees must agree to devote a minimum of twenty (20) hours, including two (2) CE credits on ethics/professionalism topics, per year to continuing professional education in the field of personal finance and professional practice management.

Mr. Adams became an ACCREDITED INVESTMENT FIDUCIARY® (AIF®) in April 2018. The AIF Designation certifies that the recipient has specialized knowledge of fiduciary standards of care and their application to the investment management process. To receive the AIF Designation, the individual must meet prerequisite criteria based on a combination of education, relevant industry experience, and/or ongoing professional development, complete a training program, successfully pass a comprehensive, closed-book final examination under the supervision of a proctor and agree to abide by the Code of Ethics and Conduct Standards. In order to maintain the AIF Designation, the individual must annually attest to the Code of Ethics and Conduct Standards, and accrue and report a minimum of six hours of continuing education. The Designation is administered by the Center for Fiduciary Studies, the standards-setting body of fi360.

**Item 3 Disciplinary Information**

None.

**Item 4 Other Business Activities**

A. The supervised person is not actively engaged in any other investment-related businesses or occupations.

B. The supervised person is not actively engaged in any non-investment-related business or occupation for compensation.

**Item 5 Additional Compensation**

None.

**Item 6 Supervision**

The Registrant provides investment advisory and supervisory services in accordance with the Registrant’s policies and procedures manual. The primary purpose of the Registrant’s Rule 206(4)-7 policies and procedures is to comply with the supervision requirements of Section 203(e)(6) of the Investment Advisers Act of 1940 (the “Act”). The Registrant’s Chief Compliance Officer, Larry Adams, is primarily responsible for the implementation of the Registrant’s policies and procedures and overseeing the activities of the Registrant’s supervised persons. Should an employee, independent contractor, investment adviser representative, or solicitor of the Registrant have any questions regarding the applicability/relevance of the Act, the Rules thereunder, any section thereof, or any section of the policies and procedures, he/she should address those questions with the Chief Compliance Officer. Should a client have any questions regarding the Registrant’s supervision or compliance practices, please contact Mr. Adams at (432) 570-1305.
Item 2 Education Background and Business Experience

Michael A. Ness was born in 1980. Mr. Ness graduated from Virginia Polytechnic Institute & State University in 2004, with a Bachelor of Science degree in Resource Management with a concentration in Family Financial Management. Mr. Ness has been an investment advisor representative of FJY Financial since June 2017 and a Senior Financial Advisor since May 2018. Mr. Ness was an investment adviser representative of Fieldstone Financial Management Group, LLC from June 2014 through March 2015 and from March 2016 through June 2017. From March 2015 through March 2016, Mr. Ness was an investment adviser representative of Concert Wealth Management, Inc. Mr. Ness was an investment adviser representative of Highline Wealth Management, LLC from July of 2012 to June of 2014. From February of 2011 to July of 2012, Mr. Ness was a senior consultant at Deloitte. From June of 2004 to February of 2011, Mr. Ness was an investment adviser representative of Rembert Pendleton & Fox.
Mr. Ness has been a CERTIFIED FINANCIAL PLANNER™ since 2007. Certified Financial Planner Board of Standards, Inc. (“CFP Board”) owns the CFP® certification mark, the CERTIFIED FINANCIAL PLANNER™ certification mark, and the CFP® certification mark (with flame design) logo in the United States (these marks are collectively referred to as the “CFP® marks”). The CFP Board authorizes use of the CFP® marks by individuals who successfully complete the CFP Board’s initial and ongoing certification requirements.

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 86,000 individuals have obtained CFP® certification in the United States.

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- **Examination** – Pass the comprehensive CFP® Certification Examination. The examination, administered in 6 hours, includes case studies and client scenarios designed to test one’s ability to correctly diagnose financial planning issues and apply one’s knowledge of financial planning to real world circumstances;

- **Experience** – CFP Board requires 6,000 hours of experience through the Standard Pathway, or 4,000 hours of experience through the Apprenticeship Pathway that meets additional requirements; and

- **Ethics** – Agree to be bound by CFP Board’s Code of Ethics and Standards of Conduct, which put clients’ interest first; acknowledge CFP Board’s right to enforce them through its Disciplinary Rules and Procedures; comply with the Financial Planning Practice Standards which determine what clients should reasonably expect from the financial planning engagement and complete a CFP® Certification Application which requires disclosure of an individual’s background, including involvement in any criminal, civil, governmental, or self-regulatory agency proceeding or inquiry, bankruptcy, customer complaint, filing, termination/internal reviews conducted by the individual’s employer or firm.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:
Continuing Education – Complete 30 hours of continuing education hours accepted by the CFP Board every two years, including two hours on the Code of Ethics and other parts of the Standards of Professional Conduct, to maintain competence and keep up with developments in the financial planning field; and

Ethics – CFP® professionals agree to adhere to the high standards of ethics and practice outlined in CFP Board’s Code of Ethics and Standards of Conduct and to acknowledge CFP Board’s right to enforce them through its Disciplinary Rules and Procedures. The Code of Ethics and Standards of Conduct require that CFP Professionals provide financial planning services in the best interests of their clients.

Certification Application – Properly complete a Certification Application to (i) acknowledge voluntary adherence to the terms and conditions of certification with CFP Board and (ii) disclose any involvement in criminal and civil proceedings, inquiries or investigations, bankruptcy filings, internal reviews and customer complaints.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board’s enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

You may verify an individual's CFP® certification and background through the CFP Board. The verification function will allow you to verify an individual’s certification status, CFP Board’s disciplinary history and any bankruptcy disclosures in the past ten years. Additional regulatory information may also be found through FINRA’S BrokerCheck and the SEC’s Investment Adviser Public Disclosure databases, which are free tools that may be used to conduct research on the background and experience of CFP® professionals and those who held CFP® certification at one time, including with respect to employment history, regulatory actions, and investment-related licensing information, arbitrations, and complaints.

Mr. Ness became an ACCREDITED INVESTMENT FIDUCIARY® (AIF®) in November 2018. The AIF Designation certifies that the recipient has specialized knowledge of fiduciary standards of care and their application to the investment management process. To receive the AIF Designation, the individual must meet prerequisite criteria based on a combination of education, relevant industry experience, and/or ongoing professional development, complete a training program, successfully pass a comprehensive, closed-book final examination under the supervision of a proctor and agree to abide by the Code of Ethics and Conduct Standards. In order to maintain the AIF Designation, the individual must annually attest to the Code of Ethics and Conduct Standards, and accrue and report a minimum of six hours of continuing education. The Designation is administered by the Center for Fiduciary Studies, the standards-setting body of fi360.

**Item 3 Disciplinary Information**

None.
**Item 4 Other Business Activities**

A. The supervised person is not actively engaged in any other investment-related businesses or occupations.

B. The supervised person is not actively engaged in any non-investment-related business or occupation for compensation.

**Item 5 Additional Compensation**

None.

**Item 6 Supervision**

The Registrant provides investment advisory and supervisory services in accordance with the Registrant’s policies and procedures manual. The primary purpose of the Registrant’s Rule 206(4)-7 policies and procedures is to comply with the supervision requirements of Section 203(e)(6) of the Investment Advisers Act of 1940 (the “Act”). The Registrant’s Chief Compliance Officer, Larry Adams, is primarily responsible for the implementation of the Registrant’s policies and procedures and overseeing the activities of the Registrant’s supervised persons. Should an employee, independent contractor, investment adviser representative, or solicitor of the Registrant have any questions regarding the applicability/relevance of the Act, the Rules thereunder, any section thereof, or any section of the policies and procedures, he/she should address those questions with the Chief Compliance Officer. Should a client have any questions regarding the Registrant’s supervision or compliance practices, please contact Mr. Adams at (432) 570-1305.
Item 1 Cover Page

A.

Kelly McNerney

FJY Financial

ADV Part 2B, Brochure Supplement
Dated: March 24, 2020

Contact: Larry Adams, Chief Compliance Officer
1900 Campus Commons Drive, Suite 500
Reston, Virginia 20191

B.

This Brochure supplement provides information about Kelly McNerney that supplements the FJY Financial Brochure; you should have received a copy of that Brochure. Please contact Larry Adams, Chief Compliance Officer, if you did not receive FJY Financial’s Brochure or if you have any questions about the contents of this supplement.

Additional information about Kelly McNerney is available on the SEC’s website at www.adviserinfo.sec.gov.

Item 2 Education Background and Business Experience

Kelly McNerney was born in 1992. Ms. McNerney graduated from William Paterson University in 2014, with a Bachelor of Science degree in Financial Planning. Ms. McNerney has been an investment advisor representative of FJY Financial since January 2018 but has been an employee of FJY Financial since 2014. Prior to that, Ms. McNerney was a student.

Ms. McNerney has been a CERTIFIED FINANCIAL PLANNER™ since 2017. Certified Financial Planner Board of Standards, Inc. (“CFP Board”) owns the CFP® certification mark, the CERTIFIED FINANCIAL PLANNER™ certification mark, and the CFP® certification mark (with flame design) logo in the United States (these marks are collectively referred to as the “CFP® marks”). The CFP Board authorizes use of the CFP® marks by individuals who successfully complete the CFP Board’s initial and ongoing certification requirements.
The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 86,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education – Complete a college-level course of study addressing the financial planning subject areas that CFP Board’s studies have determined as necessary for the competent and professional delivery of financial planning services or an accepted equivalent, including completion of a financial plan development capstone course, and attain a Bachelor’s Degree from an accredited college or university. CFP Board’s financial planning subject areas include professional conduct and regulation, general principles of financial planning, education planning, risk management and insurance planning, investment planning, income tax planning, retirement savings and income planning, and estate planning;

- Examination – Pass the comprehensive CFP® Certification Examination. The examination, administered in 6 hours, includes case studies and client scenarios designed to test one’s ability to correctly diagnose financial planning issues and apply one’s knowledge of financial planning to real world circumstances;

- Experience – CFP Board requires 6,000 hours of experience through the Standard Pathway, or 4,000 hours of experience through the Apprenticeship Pathway that meets additional requirements; and

- Ethics – Agree to be bound by CFP Board’s Code of Ethics and Standards of Conduct, which put clients’ interest first; acknowledge CFP Board’s right to enforce them through its Disciplinary Rules and Procedures; comply with the Financial Planning Practice Standards which determine what clients should reasonably expect from the financial planning engagement and complete a CFP® Certification Application which requires disclosure of an individual’s background, including involvement in any criminal, civil, governmental, or self-regulatory agency proceeding or inquiry, bankruptcy, customer complaint, filing, termination/internal reviews conducted by the individual’s employer or firm.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- Continuing Education – Complete 30 hours of continuing education hours accepted by the CFP Board every two years, including two hours on the Code of Ethics and other parts of the Standards of Professional Conduct, to maintain competence and keep up with developments in the financial planning field; and
Ethics – CFP® professionals agree to adhere to the high standards of ethics and practice outlined in CFP Board’s Code of Ethics and Standards of Conduct and to acknowledge CFP Board’s right to enforce them through its Disciplinary Rules and Procedures. The Code of Ethics and Standards of Conduct require that CFP Professionals provide financial planning services in the best interests of their clients.

Certification Application – Properly complete a Certification Application to (i) acknowledge voluntary adherence to the terms and conditions of certification with CFP Board and (ii) disclose any involvement in criminal and civil proceedings, inquiries or investigations, bankruptcy filings, internal reviews and customer complaints.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board’s enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

You may verify an individual’s CFP® certification and background through the CFP Board. The verification function will allow you to verify an individual’s certification status, CFP Board’s disciplinary history and any bankruptcy disclosures in the past ten years. Additional regulatory information may also be found through FINRA’S BrokerCheck and the SEC’s Investment Adviser Public Disclosure databases, which are free tools that may be used to conduct research on the background and experience of CFP® professionals and those who held CFP® certification at one time, including with respect to employment history, regulatory actions, and investment-related licensing information, arbitrations, and complaints.

Item 3 Disciplinary Information

None.

Item 4 Other Business Activities

A. The supervised person is not actively engaged in any other investment-related businesses or occupations.

B. The supervised person is not actively engaged in any non-investment-related business or occupation for compensation.

Item 5 Additional Compensation

None.

Item 6 Supervision

The Registrant provides investment advisory and supervisory services in accordance with the Registrant’s policies and procedures manual. The primary purpose of the Registrant’s Rule 206(4)-7 policies and procedures is to comply with the supervision requirements of Section 203(e)(6) of the Investment Advisers Act of 1940 (the “Act”). The Registrant’s Chief Compliance Officer, Larry Adams, is primarily responsible for the implementation of the Registrant’s policies.
and procedures and overseeing the activities of the Registrant’s supervised persons. Should an employee, independent contractor, investment adviser representative, or solicitor of the Registrant have any questions regarding the applicability/relevancy of the Act, the Rules thereunder, any section thereof, or any section of the policies and procedures, he/she should address those questions with the Chief Compliance Officer. Should a client have any questions regarding the Registrant’s supervision or compliance practices, please contact Mr. Adams at (432) 570-1305.
Item 1 Cover Page

A.

Suzanne Alexis Grason

FJY Financial

ADV Part 2B, Brochure Supplement
Dated: March 24, 2020

Contact: Larry Adams, Chief Compliance Officer
1900 Campus Commons Drive, Suite 500
Reston, Virginia 20191

B.

This Brochure supplement provides information about Suzanne Alexis Grason that supplements the FJY Financial Brochure; you should have received a copy of that Brochure. Please contact Larry Adams, Chief Compliance Officer, if you did not receive FJY Financial’s Brochure or if you have any questions about the contents of this supplement.

Additional information about Suzanne Alexis Grason is available on the SEC’s website at www.adviserinfo.sec.gov.

Item 2 Education Background and Business Experience

Suzanne Alexis Grason was born in 1981. Ms. Grason graduated from Virginia Polytechnic Institute and State University in 2004, with a Bachelor of Science degree in Housing, Interior Design and Resource Management (Focus on Family Financial Management). Ms. Grason has been a senior investment advisor representative of FJY Financial since July 2018. From September 2004 through July 2018, Ms. Grason was a registered representative of Ameriprise Financial Services, Inc.

Ms. Grason has been a CERTIFIED FINANCIAL PLANNER™ since 2007. Certified Financial Planner Board of Standards, Inc. (“CFP Board”) owns the CFP® certification mark, the CERTIFIED FINANCIAL PLANNER™ certification mark, and the CFP® certification mark (with flame design) logo in the United States (these marks are collectively referred to as the “CFP®
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Ms. Grason has held the designation of Retirement Income Certified Professional® (RICP®) since 2015. The RICP® designation teaches advisers techniques and best practices used to create sustainable streams of retirement income. The education covers retirement income planning, maximizing Social Security and other income sources, minimizing risks to the plan, and managing portfolios during the asset distribution phase. The designation includes three required, college-level courses that represent a total average study time of more than 150 hours. RICP® designees must meet experience, continuing education and ethics requirements. The credential is awarded by The American College, a non-profit educator founded in 1927 and the highest form of academic accreditation.

**Item 3 Disciplinary Information**

None.
**Item 4 Other Business Activities**

A. The supervised person is not actively engaged in any other investment-related businesses or occupations.

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**Item 5 Additional Compensation**

None.

**Item 6 Supervision**

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