

Ferguson-Johnson Wealth Management
FORM CRS RELATIONSHIP SUMMARY MAY 2020

INTRODUCTION

Ferguson-Johnson Wealth Management (FJWM) is registered with the Securities and Exchange Commission (SEC).

Brokerage and investment advisory services and fees differ and it is important for you to understand these differences. Free and simple tools are available to research firms and financial professionals at <http://www.investor.gov/CRS>, which also provides educational material about broker-dealers, investment advisers, and investing.

What investment services and advice can you provide me?

FJWM provides continuous investment management services and/or financial planning services to clients. Financial planning may involve, but is not limited to: a review of the client's assets, liabilities, cash-flow, insurance, and estate documents.

FJWM receives discretionary authority from the client at the beginning of the advisory relationship. Discretionary authority to select, identify, and determine the amount of securities to be bought or sold is granted by the client, in writing. In all cases such discretion is to be exercised in a manner consistent with the stated investment objectives for the particular client account. For those accounts where the firm has non-discretionary authority, all trades will be discussed with the client prior to the trades being placed.

Investment of retail investors are monitored on a quarterly basis, if not more frequently. The minimum account size is \$500,000 for the bundled investment advisory and financial planning service. Under certain circumstances, this minimum requirement may be waived.

Additional information about our services can be found in ADV Part 2A, Items 4 and 7.

Ask your financial professional...

- o Given my financial situation, should I choose an investment advisor service? Why or why not?*
- o How will you choose investments to recommend to me?*
- o What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?*

What fees will I pay?

Fees are based on the services in which the client and FJWM are engaged. The investment management and financial planning services can be provided separately or bundled together.

The fees for bundled investment management/financial planning services rendered are based on a percentage of the dollar value of the assets under management. Our fees for continuous and regular investment advice are billed quarterly in advance at an annual rate of 1% of assets under management.

For clients engaged in investment management, not under the bundled engagement, the fees for investment management services rendered are billed quarterly in advance at a maximum annual rate of 1% of assets under management.

For clients engaged in financial planning services, not under the bundled engagement, FJWM will be compensated at the rate of \$300 per hour.

Examples of the most common fees and costs applicable to retail investors include custodian fees, account maintenance fees, fees related to mutual funds and variable annuities, and other transactional fees and product-level 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.

Please refer to firm's ADV Part 2, Item 5 for additional information regarding our fees.

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 providing recommendations 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.

FJWM's Code of Ethics, in some circumstances, permit employees to invest in the same securities as clients. Employee trading is continually monitored under the Code of Ethics to reasonably prevent conflicts of interest between Ferguson-Johnson Wealth Management and its clients.

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 receive a salary and a bonus based on the amount of retail investor assets they service and a portion of the advisory fees you pay us. This is a conflict of interest because our financial professionals have an incentive to encourage a retail investor to increase the assets in a retail investor's accounts.

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

No. All advisors employed by Ferguson-Johnson Wealth Management and Ferguson-Johnson Wealth Management itself have no legal or disciplinary history.

Please visit Investor.gov/CRS for a free and simple search tool to research you and your financial professionals.

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

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?

Additional information about FJWM's service and to request a copy of ADV Part 3 (Form CRS), please contact us at [301-670-0994](tel:301-670-0994).