

## Form CRS: Client Relationship Summary

<b>Introduction</b>			
<p>John Moore &amp; Associates, Inc. is registered with the Securities and Exchange Commission as an investment adviser. Brokerage and investment advisory services and fees differ, and it is important for retail investors to understand the differences. Free and simple tools are available to research firms and financial professionals at <a href="http://Investor.gov/CRS">Investor.gov/CRS</a>, which also provides educational materials about broker-dealers, investment advisers, and investing.</p>			
<b>Relationships and Services</b>			
<p><b><i>What investment services and advice can you provide me?</i></b>                      We offer investment advisory services to retail investors.</p> <p>We offer fee-based discretionally investment management services. When you open an account with our firm, a financial professional will meet with you to understand your current financial situation, existing resources, goals and risk tolerance. Based on this information, the financial professional will explain the various strategies available, the risks of each and aid you in your selection of strategies for your portfolio. All strategies are monitored daily, and if necessary, appropriate trades are executed to meet the objectives of each respective strategy. Discretionary management means that you grant us the ability to select each security, the amount, and the time of purchase or sale in your account, as well as the ability to place each such trade, without your prior approval. Our portfolio management services can also be as part of a wrap fee program; please see the fees section below for more information.</p> <p>We also offer financial planning services involve evaluating a client’s financial situation, goals, and risk tolerance and preparing specific recommendations to present to the client. The client will also receive a written financial plan. We also offer business consulting services to clients who have family or closely held businesses.</p> <p>We do not require a minimum account size to become a client.</p>			
<p><b><i>Additional Information:</i></b>                      You can find more detailed information about the services we offer in Items 4 and 7 of our Firm Brochure.</p>			
<p><b><i>Conversation Starters:</i></b></p> <ol style="list-style-type: none"> <li>1. “Given my financial situation, should I choose an investment advisory service? Why or why not?”</li> <li>2. “How will you choose investments to recommend to me?”</li> <li>3. “What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?”</li> </ol>			
<b>Fees, Costs, Conflicts, and Standard of Conduct</b>			
<p><b><i>What fees will I pay?</i></b>                      Our portfolio management fee is based on a percentage of assets under management in your account and is collected quarterly in advance, based on the following schedule:</p>			
	<b>Strategy</b>	<b>Account Value</b>	<b>Annual Fee</b>
	Equity, Dynamic Equity, Equity Income, ETF, Asset Allocation Strategies	Up to \$300,000	1.25%
		\$300,001 to \$500,000	1.13%
		\$500,001 to \$3,000,000	1.00%
		\$3,000,001 to \$5,000,000	85.00%
		Over \$5,000,000	Negotiable
	Managed Bonds and Income	Up to \$1,000,000	0.88%
		\$1,000,001 to \$3,000,000	0.77%
		\$3,000,001 to \$5,000,000	0.66%
		Over \$5,000,001	Negotiable
	Cash Management, Annuities and Non-Strategy Holdings	Up to \$1,000,000	0.25%
		\$1,000,001 to \$3,000,000	0.15%
		\$3,000,001 to \$5,000,000	0.10%
		Over \$5,000,000	Negotiable
	Freedom SMA	Up to \$1,000,000	1.75%
		\$1,000,001 to \$3,000,000	1.50%
		\$3,000,001 to \$5,000,000	1.25%
		Over \$5,000,000	Negotiable

Freedom UMA	Up to \$1,000,000	1.50%
	\$1,000,001 to \$3,000,000	1.25%
	\$3,000,001 to \$5,000,000	1.00%
	Over \$5,000,000	Negotiable

Unless the client's account is managed through a wrap program, our management fee does not include brokerage commissions, transaction fees, or other related costs and expenses that are normally incurred by the client. If a client's account is managed through our wrap program, the asset-based fees associated with the wrap program will include most transaction costs and fees to a broker-dealer or bank that has custody of the client's assets, and are therefore higher than a typical asset-based fee.

For our financial planning services are provide at an hourly rate of \$195. We will provide an estimate of the total time to complete the advisory or planning project at engagement. Rates may be adjusted to reflect individualized services.

**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. You can find more detailed information about our fees and costs in Item 5 of our Firm Brochure.

**Conversation Starter:**

"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? 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 that 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:

- a) Some of our owners and associates are registered representatives of Raymond James Financial Services, Inc., and may sell securities to clients for a commission that is separate from our management fee. This creates a financial incentive to recommend securities purchases.
- b) Some of our owners and associates are independent insurance agents, and may sell you insurance products for a commission that is separate from our management fee. This creates a financial an incentive to recommend insurance purchases.

**Additional Information:**

You can find more detailed information about our conflicts of interest in Items 10 and 12 of our Firm Brochure.

**Conversation Starter:**

"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 base salary and quarterly bonuses based on the employee's income.

**Disciplinary History**

***Do you or your financial professionals have legal or disciplinary history?*** No.

**Additional Information:**

Visit [Investor.gov/CRS](http://Investor.gov/CRS) for a free and simple search tool to research us and our financial professionals.

**Conversation Starter:**

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

**Additional Information**

***You can find additional information about our investment advisory services and request a copy of our relationship summary using one of the following methods:***

Website: [www.JohnMoore.com](http://www.JohnMoore.com)

Address: 8220 San Pedro Dr NE, Suite310, Albuquerque, NM 87113

Email: [info@johmoore.com](mailto:info@johmoore.com)

Telephone: (505) 881-5100

**Conversation Starter:**

"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?"