JPC Wealth Management, Inc.
Client Relationship Summary
Form CRS/Form ADV, Part 3
February 2026

JPC Wealth Management, Inc. is registered with the Securities and Exchange Commission as an investment advisor. Brokerage and investment advisory services and fees differ and it is important to understand the differences. Free and simple tools are available to research firms and financial professionals at Investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisors, and investing.

What investment services and advice can you provide me?

We offer investment management and financial planning services to clients. Our approach to the investment management relationship is built around a goals-based financial plan. Only when we have a thorough understanding of your objectives, your worries, and your aspirations will we begin the process of recommending a portfolio. At JPC Wealth Management, Inc., we practice a diversified investment strategy, which includes five primary asset classes: Cash, Bonds, Domestic Equities, International Equities, and Real Estate Equity (REITS). In addition, these main asset classes may also be broken down further by size and value components. Accounts are reviewed on a monthly basis for adherences to parameters set up for each asset class using a portfolio management tool. Generally we require that you maintain $1,000,000 under management with us.

Our investment advisory services are offered on a discretionary basis which means we don't need to call you when buying or selling in your account. You give us this authority when you sign our investment management agreement. This agreement will remain in place until you or we terminate it.

Additional information about our services is located in Items 4, 5, 7, 13 and 16 of our Firm Brochure (adviserinfo.sec.gov/firm/brochure/120267).

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?

What fees will I pay?

Investment Management Services: You will be charged an ongoing annual fee, billed in quarterly installments. This fee is billed in advance based on your account value as of the last day of the prior calendar quarter. For example, your fees for January - March will be billed in January based on the December 31 account value. Our fee ranges from 0.50% to 1.25%. Fees are negotiated with each client based on the size of the account, prospective growth, and other factors. Depending on the relationship, multiple portfolios with a common interest may be treated as one for billing purposes. The more assets you have in your advisory account, the more you will pay us. This gives us an incentive to encourage you to increase the assets in your account which will increase our fees.

The broker/dealer (custodian) that holds your assets can charge you a transaction fee when we buy or sell an investment for you. The broker/dealer's transaction fees are in addition to our fee for advisory services. You may also pay charges imposed by the broker/dealer holding your account for certain investments and maintaining your account. Some investments, such as mutual funds, index funds, exchange traded funds, and variable annuities charge additional fees that will reduce the value of your investments over time.

Financial Planning: We bill $500 per hour for financial planning services. You will receive an invoice upon completion of the financial plan. We have a conflict of interest when providing financial planning advice. If you decide to have us implement the advice given in the financial plan we are paid for investment management services as disclosed above.

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. Additional information about these fees and costs may be found in Items 5 and 12 of our Firm Brochure.

Conversation Starters

- ✓ Help me understand how these fees and costs might affect my investment. 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?

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 are some examples to help you understand what this means.

We recommend Charles Schwab & Co., Inc. to serve as custodian to our clients. Schwab provides us with certain products and services at no cost that benefit us but do not benefit our clients. Certain of these products and services assist us in managing and administering our clients' accounts and others help us develop our business. The receipt of these products and services creates a conflict of interest because it gives us an incentive to have clients choose Schwab as a custodian.

Additional information about our conflicts of interest is located in Items 12 and 14 of our Firm Brochure.

Conversation Starters

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

How do your financial professionals make money?

Compensation to our financial professionals can be a combination of salary and/or a percentage of assets under management and bonuses for bringing on new clients. This gives financial professionals an incentive to encourage you to increase the assets in your account which may increase their compensation.

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

No, neither our firm nor our financial professionals have any legal or disciplinary history. Investor.gov/CRS is a free and simple search tool to research JPC Wealth Management Inc. and our financial professionals.

Conversation Starters

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

Additional Information

Additional information about our investment advisory services is available in our Firm Brochure (adviserinfo.sec.gov/firm/brochure/120267), and our website (www.jpcwealth.com) . You may request a current copy of this relationship summary at (650) 463-0200 or download it here (adviserinfo.sec.gov/firm/summary/120267).

Conversation Starters

- ✓ Who is my primary contact? 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?