



March 2025
Form ADV, Part 3
Client Relationship Summary (Form CRS)

<u>Item 1</u> Introduction	MJC Advisors, LLC (“we” or “us”) is registered with the Securities Exchange Commission (“SEC”) as an investment adviser. Brokerage and investment advisory services and fees differ, and it is important for you to understand these differences. You may learn more about us and other investment advisers and brokers using free and simple tools at www.investor.gov/CRS. The italicized sentences appearing below are intended to be “conversation starters” for you to have with us, as required by the instructions to Form CRS.
<u>Item 2</u> Relationships and Services	<i>What investment services and advice can you provide me?</i> As fiduciaries, we provide tailored discretionary investment advisory services to our clients, including individuals, trusts, estates, corporations, pension and profit-sharing plans (“you,” or our “clients”). Through discussions with clients, we develop investment objectives based upon an assessment of factors that typically include capital preservation, risk tolerance, income production, liquidity requirements, your preferences, asset and liability levels, and investment restrictions. We may also provide certain financial planning and consulting services that address the specific needs of each client. We monitor client portfolios periodically and make changes as we deem necessary. We provide our investment advisory services on a discretionary basis, which means we have the authority to buy and sell investments in your account without asking you in advance. However, you can place reasonable restrictions on the securities that we buy by notifying us in writing. We generally construct and manage portfolios containing exchange traded funds (“ETFs”), mutual funds and individual securities, representing a broad menu of investment products. We do not require a minimum account size for a client to open or maintain an account relationship. <u>For more detailed information</u> about our advisory business and the types of clients we generally service, please see Items 4 and 7, respectively in our ADV Part 2A Brochure. Conversation Starter: • <i>Given my financial situation, should I choose an investment advisory service? Why or why not?</i> • <i>How will you choose investments to recommend to me?</i> • <i>What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?</i>
<u>Item 3</u> Fees, Costs, Conflicts, and Standard of Conduct	<i>What fees will I pay?</i> Fees are based upon the percentage of the market value of assets under management as of the last day of each calendar quarter. The rates on certain portfolios may differ depending on the size of the account and type of service. Fees are payable quarterly in advance, and we deduct our fees directly from your investment accounts. Your account will be held with a qualified custodian. You will be responsible for the fees and expenses charged by qualified custodians and imposed by broker-dealers according to their fee schedules. Those fees and expenses include, but are not limited to, certain transaction charges, wire transfer and electronic fund fees, and other fees, taxes and costs related to maintaining an



	account. If your assets are invested in mutual funds, ETFs, or other registered and unregistered investment companies, you will bear your pro rata share of the investment management fees and other fees, which are in addition to the fees you pay us. <u>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, please see Item 5 in our ADV Part 2A Brochure.</u> Conversation Starter: • <i>Help me understand how these fees and costs might affect my investments.</i> • <i>If I give you \$10,000 to invest, how much will go to fees and costs, and how much will be invested for me?</i> <i>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?</i> <u>When we act as your investment adviser</u>, 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: we may recommend that you engage a particular custodian from whom we receive support services. This presents a conflict of interest because our receipt of their support makes us more inclined to continue using them. Conversation Starter: • <i>How might your conflicts of interest affect me, and how will you address them?</i> For more detailed information about our conflicts of interest, please review Items 4, 5, 8, 11, 12 and 14 of our ADV Part 2A Brochure. <i>How do your financial professionals make money?</i> Our financial professionals are paid salaries and have the opportunity to earn bonuses based on their contributions and the profitability of the firm. We are fiduciaries who do not accept commissions from third parties for the services we provide to you.
<u>Item 4</u> Disciplinary History	<i>Do you or your financial professionals have legal or disciplinary history?</i> No. MJC Advisors and its employees have not been subject to any legal or disciplinary events. You can learn more about our firm and our financial professionals at www.investor.gov/crs. Conversation Starter: • <i>As a financial professional, do you have any disciplinary history?</i> • <i>For what type of conduct?</i>
<u>Item 5</u> Additional Information	Additional information about our firm is available on the SEC's website at www.adviserinfo.sec.gov. You may also contact our firm at (917) 355-9321 to request a copy of this relationship summary and other up-to-date information. Conversation Starter: • <i>Who is my primary contact person?</i> • <i>Is he or she a representative of an investment adviser or broker-dealer?</i>