



## JACKSON WEALTH MANAGEMENT, LLC

### PRIVACY POLICY NOTICE

Jackson Wealth Management, LLC has adopted this policy with recognition that protecting the privacy and security of the personal information we obtain about our customers is an important responsibility. We also know that you expect us to service you in an accurate and efficient manner. To do so, we must collect and maintain certain personal information about you. We want you to know what information we collect and how we use and safeguard that information.

#### **WHAT INFORMATION WE COLLECT**

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We collect certain nonpublic personal identifying information about you (such as your name, address, social security number, etc.) from information that you provide on applications or other forms as well as communications (electronic, telephone, written or in person) with you or your authorized representatives (such as your attorney, accountant, etc.). We also collect information about your brokerage accounts and transactions (such as purchases, sales, account balances, inquiries, etc.).

#### **WHAT INFORMATION WE DISCLOSE**

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We do not sell, share, or disclose your nonpublic personal information to non-affiliated third party financial companies. We will not disclose the nonpublic personal information we collect about our customers to anyone except as necessary as follows: (i) in furtherance of our business relationship with them and then only to those persons necessary to effect the transactions and provide the services that they authorize (such as broker-dealers, custodians, independent managers etc.); (ii) to persons assessing our compliance with industry standards (e.g., professional licensing authorities, etc.); (iii) our attorneys, accountants, and auditors; or (iv) as otherwise provided by law.

We are permitted by law to disclose the nonpublic personal information about you to governmental agencies and other third parties in certain circumstances (such as third parties that perform administrative or marketing services on our behalf or for joint marketing programs), however **we will not do so**. These third parties are prohibited to use or share the information for any other purpose. If you decide at some point to either terminate our services or become an inactive customer, we will continue to adhere to our privacy policy, as may be amended from time to time.

#### **SECURITY OF YOUR INFORMATION**

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We restrict access to your nonpublic personal information to those employees who need to know that information to service your account. We maintain physical, electronic and procedural safeguards that comply with applicable federal or state standards to protect your nonpublic personal information.

#### **CHANGES TO OUR PRIVACY POLICY OR RELATIONSHIP WITH YOU**

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Our policy about obtaining and disclosing information may change from time to time. We will provide you notice of any material change to this policy before we implement the change.

**Jackson Wealth Management, LLC**  
**Customer Relationship Summary – August 2025**

**Item 1. Introduction**

Jackson Wealth Management, LLC (“JWM”) is an investment adviser registered with the U.S. Securities and Exchange Commission. Investment advisory and brokerage services and fees differ; therefore, it is important for you to understand the differences. Free and simple tools are available to research firms and financial professionals (also referred to as Investment Adviser Representatives; “IARs”) at the SEC’s investor education website, [Investor.gov/CRS](https://Investor.gov/CRS), which also provides educational materials about investment advisers, broker-dealers, and investing.

**Item 2. Relationships and Services**

**“What investment services and advice can you provide me?”**

**Description of Services and Monitoring**

We provide investment advisory services to retail investors, including asset management, financial planning, and selection of other advisers. For clients to whom we provide asset management services, we offer fee plus transaction accounts, which we monitor as part of an ongoing process. As part of our standard services, each IAR reviews their client accounts regularly and meets with clients at their request. Factors that trigger reviews include changes to our investment recommendations, changes in market conditions, and changes to your financial situation and/or investment needs. For clients to whom we provide financial planning services, we conduct reviews on an “as needed” basis triggered by the client’s request. We may also suggest financial planning reviews when triggered by a change in your financial situation and/or investment needs.

**Investment Authority**

We offer our asset management on both a **discretionary** and **non-discretionary** basis. Discretionary asset management allows us the limited authority to buy and sell investments in your account without asking you each time a transaction is placed. With non-discretionary asset management, we provide investment recommendations but require your approval to proceed. You make the ultimate decision regarding the purchase or sale of investments. Our level of authority is determined at the beginning of our relationship with you in our advisory agreement but can be changed upon request.

**Investment Offerings and Account Minimums**

While we can advise on any investment asset, our investment recommendations are primarily related to investments in ETFs, mutual funds, equity securities, warrants, corporate debt securities, commercial paper, certificates of deposit, municipal securities, US Government securities, options contracts on securities and commodities, futures contracts on securities and commodities, and interests in partnerships investing in real estate and oil and gas. We typically require a minimum annual fee of \$1,500. Based on our fee structure, accounts with an aggregated value of less than \$75,000 may pay an annual asset management fee in excess of 2%. Lesser fees may be available elsewhere. At our discretion, we may waive this minimum.

**Additional Information**

For additional Information, please see our ADV Part 2A (with special emphasis on Items 4, 7, and 16 of Part 2A ).  
<https://adviserinfo.sec.gov/firm/summary/147642>

**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?”**

Our fees are based on the type(s) of service(s) we provide.

For asset management, our fee for portfolio management services is based on a percentage of your assets we manage. Our annual portfolio management fee is billed and payable quarterly in advance. This asset-based fee is calculated on the value of the gross assets under management on the last business day of the previous quarter. Gross assets include securities purchased with borrowed amounts (margin account), not the net value of the account. For clients not using borrowed amounts, our fee is based on your account value. The more assets there are in your advisory account, the more you will pay in fees, and we may therefore have an incentive to encourage you to increase the assets in your account.

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**Customer Relationship Summary – August 2025**

We do not charge you a separate fee for the selection of other advisers. We will share in the advisory fee you pay directly to the third-party adviser (“TPA”). The advisory fee you pay to the TPA is established and payable in accordance with the brochure provided by each TPA to whom you are referred. These fees may or may not be negotiable. Our compensation may differ depending upon the individual agreement we have with each TPA.

**Other Fees and Costs:** Some investments, such as mutual funds and ETFs, impose additional fees that will reduce the value of your investments over time. Those fees may include fund expenses and surrender charges. You may also pay other fees to the custodian of your assets. These include, but may not be limited to, ticket charges on transactions, fees for wire transfers, stop payments, IRA maintenance, duplicate check or statement copies, overnight deliveries, returned checks, and asset transfers.

**Additional Information:** You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce the amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying. More detailed information about our fees and costs are included in our ADV Part 2A (Items 4 and 5). <https://adviserinfo.sec.gov/firm/summary/147642>

**Conversation Starters\***

- 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 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.*

For example, many of our IARs are also registered representatives of a broker-dealer or insurance agents licensed with an insurance company. Through the broker-dealer and/or insurance company, our IARs can offer commission-based products for which they receive additional compensation. This additional compensation causes a conflict of interest as they have an incentive to solicit commission-based products.

We only generate revenues from our asset management and financial planning services as described above.

**Conversation Starter\***

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

These arrangements and additional information about other conflicts of interest are discussed in more detail in our ADV Part 2A.

<https://adviserinfo.sec.gov/firm/summary/147642>

**“How do your financial professionals make money?”**

Our IARs are compensated through salaries and/or a portion of revenue we receive for the advisory services we provide. The portion paid to your IAR generally does not vary based on the type of investments that are recommended. However, as described above, several of our IARs are also registered representatives of a broker-dealer and some are also independent insurance agents. When acting in these capacities, they will earn commissions.

**Item 4. Disciplinary History**

**“Do you or your financial professionals have legal or disciplinary history?”**

No – Neither the Firm nor any of our IARs have a disciplinary history. We invite you to visit [Investor.gov/CRS](https://Investor.gov/CRS) for a free and simple search tool to research our Firm and IARs. [investor.gov/CRS](https://Investor.gov/CRS)

**Conversation Starters\***

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

**Item 5. Additional Information**

We encourage you to seek out additional information about our investment advisory services in our Form ADV Brochure on [Investor.gov](https://Investor.gov) or [adviserinfo.sec.gov](https://adviserinfo.sec.gov). Alternatively, you can call JWM at (407) 585-0235 to speak with us directly and request a copy of this relationship summary.

**Conversation Starters\***

- 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?