Form CRS Customer Relationship Summary, June 29, 2020

Sharkey, Howes & Javer, Inc. is registered with the Securities and Exchange Commission (SEC) as an Investment Adviser. Brokerage and investment advisory services differ along with fees, and it is important for you as a retail investor 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 advisers, and investing.

What investment services and advice can you provide me?

We offer investment advisory services to retail investors, including investment management and financial planning. We generally manage your portfolio by allocating assets among various mutual funds, ETFs, some individual stocks, bonds and interval funds using one or more of our proprietary model portfolios. Investment management is provided on a discretionary basis. Discretionary means the trading activity with your account is entered by us without receiving prior authorization for each trade. You may impose restrictions on the securities or types of securities in which you would like us to invest. We monitor your account at least quarterly. We will offer you advice on a regular basis and contact you at least annually to discuss your portfolio. Generally, our minimum investment account size is $250,000; although, due to unique client circumstances, we occasionally accept some accounts less than $250,000. We do not restrict our advice to limited types of products or investments.

We provide comprehensive financial planning by gathering enough data to perform an analysis of client liabilities, cash flow, net worth, and tax assessments. We then provide you with a written analysis addressing the specific issue of each client.

For additional information, please see our Form ADV Part 2A brochure Items 4 and 7, which is available online at: https://adviserinfo.sec.gov/firm/summary/106050.

Conversation Starters. Questions to Ask Us:

- 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?

We offer our services on a fee basis, which may include hourly and/or fixed fees, as well as fees based upon assets under management. We provide investment management services for an annual percentage of the assets under management. We charge a maximum of 1.00% depending upon the market value of the assets under management. Since you are paying a percentage, when the value of your account increases and/or decreases, the amount you pay us will vary accordingly. Therefore, as the value of your account increases so does our fees. Our fees are prorated and charged quarterly, in arrears, and automatically deducted from your account. Although we have an established fee schedule, we retain the discretion to negotiate alternative fees on a client-by-client basis. We do not share in any brokerage fees charged by the custodian.

The firm that holds your assets, commonly referred to as a custodian/broker-dealer, may charge you a transaction fee when we buy or sell an investment for you. These transaction fees are in addition to our fees. You may also pay fees related to mutual funds and variable annuities, and other product-level fees.

You will pay fees and costs whether you make or lose money on your investments. Please make sure you understand what fees and costs you are paying.

For additional information, please see our Form ADV Part 2A brochure Item 5, which is available online at: https://adviserinfo.sec.gov/firm/summary/106050.

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 are required to act in your best interest and do not put our interest ahead of yours. At the same time, the way we make money may create some conflicts of interest. 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 that you establish an account with a third-party independent custodian. Our employees may occasionally receive minimal economic benefits from independent custodians and other non-clients. Such benefits typically occur in the normal course of business or are part of our due diligence. These may take the form of meals and entertainment, computer linkages, discounts from selected software vendors, gifts of nominal value at conventions or holiday seasons, access to some industry publications and shared expenses for travel and lodging for attendance at education and due diligence meetings. We are very sensitive to conflicts of interest and we do not believe that any of these nominal economic benefits influences our objectivity or negatively influences our sense of fiduciary obligations.

For additional information, please see our Form ADV Part 2A brochure Items 5, 10, and 12, which is available online at: https://adviserinfo.sec.gov/firm/summary/106050.

Conversation Starters.

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

How do your financial professionals make money?

Our financial professionals are paid an annual salary based on the revenue our firm earns from their advisory services.

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

No, our firm or financial professionals do not have any legal or disciplinary history. Visit Investor.gov/CRS for a free and simple search tool to research us and our financial professionals.

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

For additional information about our services, you may visit the SEC's website at adviserinfo.sec.gov by searching CRD #106050. If you would like additional, up-to-date information or a copy of this disclosure, please contact our firm at (303) 639-5100.

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?

SHJ Wealth Advisors

720 South Colorado Boulevard
Suite 600 South
Denver, Colorado 80246

303.639.5100

DISCLOSURE RECEIPT

The undersigned hereby acknowledges receipt of the Form ADV Part 3 (Form CRS) in connection with new investment options or capabilities regarding my existing account with SHJ Wealth Advisors.

Name of Advisor: _____

Client Signature(s) _____ Date: _____

Printed Name _____

Client Signature(s) _____ Date: _____

Printed Name _____