

Client Relationship Summary (CRS - Form ADV Part 3)

JURIKA, MILLS & KEIFER, LLC (“JMK”) is an investment adviser registered with the Securities and Exchange Commission offering advisory accounts and services to individuals, families, trusts, endowments and foundations. As an investment advisor, our services and fees differ from those provided by a broker-dealer, and it is important that you understand the differences. This document gives you a summary of the types of services and fees we offer. Please visit investor.gov/CRS for free, simple tools to research firms and financial professionals and for educational materials about broker-dealers, investment advisers, and investing.

<p>What investment services and advice can you provide me?</p>	<p>We seek to preserve and build the value and purchasing power of our clients’ wealth over time. The investment advisory services we offer to retail investors are portfolio management and financial planning.</p> <p>Through our portfolio management service, we structure diversified investment portfolios based on the objectives, needs, concerns and aspirations of each client. We review each account on an ongoing basis, with an in-depth review performed no less than annually. Our firm has discretionary management without any material limitations which means we are authorized to purchase or sell investments without specific client consent. We do <i>not</i> limit the types of investments that we purchase for clients. Our minimum account size is \$2,000,000, but we may accept accounts below the minimum at our own discretion.</p> <p>We offer complimentary financial planning services to our portfolio management clients whereby we develop individualized long-term financial plans and strategies that take into account our clients’ total financial picture. We provide this service on an as-requested basis. More information about us and our services can be found on our Form ADV Part 2A (“Brochure”), specifically Items 4 & 7.</p>	<p>Questions to ask us:</p> <p>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?</p>
<p>What fees will I pay?</p>	<p>Our fees vary depending on the amount of assets and level of services required by you. For our advisory services, we charge a management fee based on a percentage of assets under management. Per our fee schedule, this fee percentage decreases as the value of assets under management increases. Nonetheless, because our fees are based on the amount of assets in your account, we have an incentive to increase those assets in order to increase our fees. Management fees are calculated and billed quarterly in advance based upon the market value of managed assets.</p> <p>You pay our asset-based management fees even if you do not have any transactions in a given period. Generally, the management fee paid to us does not vary based on the type of investments selected or the number of transactions in a given portfolio.</p> <p>As an optional service, our firm also offers the ability to collect transaction and holdings data on accounts outside of our management (“account aggregation”). We charge a flat fee of \$125 per quarter, per account for the account aggregation.</p>	<p>Questions to ask us:</p> <p>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?</p>

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	<p>Please see Items 4 through 8 of our Brochure for further information about our fees. In addition to our fees described above, there are other fees and costs related to our advisory services and investments that you should expect to pay, including custodian and brokerage (transaction) fees. Brokerage fees will usually incur when we buy or sell an investment for your account. Investments in certain types of securities (e.g., mutual funds, exchange-traded funds, etc.) may incur additional fees (e.g., product-level fees). 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. Please also see our Brochure for additional details, specifically Items 5 and 12.</p>
<p>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?</p>	<p>We are not affiliated with any banks, broker-dealers, or other financial institutions; therefore, we are able to serve our clients free from undue influence and with minimal conflicts of interest. <i>When we act as your investment adviser</i>, we have to act in your best interest and not put our interest ahead of yours.</p> <p>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: because our fees are based on the amount of assets in your account, we have an incentive to increase those assets in your account in order to increase our fees.</p>
<p>How do your financial professionals make money?</p>	<p>Primarily, we and our financial professionals receive cash compensation from the advisory services we provide to you through the asset-based management fees we receive from you. If we provide account aggregation services to you, we will also receive compensation for that service. Our overall compensation may vary primarily based on the revenue of our firm. Please also see Items 5 and 10 of our Brochure for additional details.</p>
<p>Do you or your financial professionals have legal or disciplinary history?</p>	<p>No - we do not have any legal or disciplinary events. Visit investor.gov/ for a free, simple search tool to research us and our financial professionals.</p>
<p>Additional Information</p>	<p>For additional information on our firm, advisory services, our people, or our business and relationships, see our Brochure available at adviserinfo.sec.gov/firm/summary/126825. If you have any questions, need additional up-to-date information, or want another copy of this Client Relationship Summary, then please contact us at (415) 677-5430.</p>

Questions to ask us:
How might your conflicts of interest affect me, and how will you address them?

Questions to ask us:
As a financial professional, do you have any disciplinary history? For what type of conduct?

Questions to ask us:
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?

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Exhibit A - Material Changes to Client Relationship Summary

This is the initial version of the Client Relationship Summary. There are no material changes.