FORM CRS CUSTOMER RELATIONSHIP SUMMARY
THIS FORM WAS LAST UPDATED: JANUARY 2026

JK FINANCIAL SERVICES, INC.

Introduction	JK Financial Services, Inc. ("JKF" or "Firm" or "We") is a broker-dealer registered with the Securities and Exchange Commission ("SEC") and is a member of the Financial Industry Regulatory Authority ("FINRA") and the Securities Investor Protection Corporation ("SIPC"). This document gives you a summary of the types of services we provide and how you pay. Please ask us for more information. You should understand the difference in terms below: • A broker-dealer is a firm that acts as an intermediary between buyers and sellers of securities for which they will usually receive a commission and may purchase or sell those securities in/out of their own account. • An investment adviser is generally any person or group that provides investment advice or conducts securities analysis in exchange for a fee. **Brokerage and investment advisory services and fees differ and it is important for you to understand these 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 full-service and self-directed brokerage services to retail investors, including buying and selling securities and offering securities recommendations. We are an "Introducing Broker-Dealer" which means we transact our securities through a clearing agent, Hilltop Securities, Inc.. Our firm works with retail clients interested in purchasing or selling securities, fixed income products, mutual funds, ETFs, and variable life products. As a broker-dealer, we do not provide account monitoring services. As well, you always make the ultimate decision regarding the purchase or sale of investments. We will not execute a transaction without your prior approval. JKF does not impose account value minimums, although our independent financial professionals may choose to do so. Certain professionals are limited in what products they can offer you, due to licensure constraints. Although our firm provides brokerage services, JKF does not provide advisory services and we are not an insurance agency. JKF will execute brokerage transactions as directed by an independent advisor, of your choosing. Financial Professionals of our firm are also affiliated with an independent investment advisor, for which they act outside of your relationship with our firm. Financial Professionals of JKF who are also investment advisory representatives have an incentive to recommend their affiliated adviser over other advisers based on the compensation they would receive. Be aware that you risk paying commissions and advisory fees and ask your representative how investment advisory fees will off-set any commissions you have paid. For additional information, please contact us to receive JKF's *Regulation Best Interest Disclosure*. **CONVERSATION STARTERS. CONSIDER ASKING YOUR FINANCIAL PROFESSIONAL THESE QUESTIONS:** ***Given my financial situation, should I choose a brokerage service? Why or why not?*** ***How will you choose investments to recommend to me?*** ***What is your relevant experience, including licenses, education, and other qualifications?*** ***What do these qualifications mean?***
What fees will I pay?	You will pay transaction-based fees for purchases or sales you decide to execute in your account, based on the product selection, brokerage service model, and account type. You will be charged more when there are more transactions in your account, therefore an incentive exists for JKF or your financial professional to encourage you to trade more frequently. Some types of investments incur ongoing management and administrative expenses (commonly referred to as 12b1 fees) which are directly or indirectly passed on to you. As well, you pay fees for administrative services provided through your account, such as custodial fees and account maintenance fees. These fees are charged at least annually and are generally not waived. To learn more about fees you are charged please see the "Brokerage Fees and Our Compensation" section of JKF's *Regulation Best Interest Disclosure*, which is located on website, https://www.jkfinancial.net/regulation_best_interest_disclosure, or contact us to receive a copy of JKF's Best Interest Summary which discloses our fee practices. You can also locate commissions and fees you paid on your account statements, confirmations you receive from Hilltop Securities, Inc., and investment documents and disclosures. ***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.*** **CONVERSATION STARTERS. CONSIDER ASKING YOUR FINANCIAL PROFESSIONAL THESE QUESTIONS:** ***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 providing recommendations? How else does your firm make money and what conflicts of interest do you have?	**When we provide you with a recommendation, 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 affect the recommendations we provide you. Here are some examples to help you understand what this means.** • ***Mutual Funds***: We receive part of the commissions that are charged on mutual funds as outlined in the prospectus. You should review the prospectus prior to investing in any mutual fund. We have an incentive to choose funds with higher payouts, which is a conflict of interest. • ***Third-Party Payments:*** We receive payments on a portion of the fees that are charged by our clearing agent, Hilltop Securities, Inc. These include part of the service fee charged on each trade, 12b-1 fees on some money market funds and mutual funds, margin debits, credit interest and transfer fees. We have an incentive to place more trades, and recommend sweeps, funds, margin accounts and outgoing transfers from taxable accounts. • ***Revenue Sharing:*** We receive a portion of the fees that are charged by outside investment managers and, therefore, have an incentive to recommend certain managers. • ***Insurance Products:*** We receive a portion of the commissions charged on all insurance products from the insurance company. Insurance products usually have a higher commission than other products and, accordingly, provide us with an incentive to favor these products. However, for clients who need the features provided by insurance products, they can be in your best interest and cost is not the only factor to consider. JKF has prepared a *Best Interest Disclosure* document that helps you understand potential conflicts. Please refer to this disclosure or contact your financial professional for more information about conflicts of interest.
How do your financial professionals make money?	Financial professionals associated with JKF are compensated by a portion of the commissions paid on the transactions they recommend or execute for you as well as mutual fund trails. The more trades that are done the more this professional earns in commissions. Our firm's financial professionals are also insurance agents and receive fees, bonuses, and incentives from the carrier for selling insurance products. This creates a conflict of interest by raising the possibility that insurance products could be recommended by your advisor because of the fees generated rather than because of an overriding benefit to you. Some financial professionals at our firm are dually registered as representatives of both a broker-dealer and an investment adviser. This means that they can offer both brokerage and investment advisory services. However, these services are provided through separate legal entities, and the type of service you receive will depend on the account and agreement you enter into. When acting in a brokerage capacity, your financial professional will be offering you services as a registered representative of J.K. Financial. In this capacity, they may earn commissions based on transactions. When acting in an advisory capacity, they will be acting as an investment adviser representative of an outside RIA firm that is not unaffiliated with J.K. Financial and may charge ongoing fees based on the value of your account. If your financial professional is also an investment adviser representative of an unaffiliated RIA, that outside RIA firm and **not J.K. Financial,** is responsible for supervising and monitoring your advisory account. JK Financial does not oversee or assume responsibility for advisory services provided outside of our broker-dealer relationship with you. You should ask your financial professional whether they are acting as a broker-dealer or an investment adviser when they make a recommendation. When acting as an RIA, you should ask your advisor for a copy of their Form ADV Part I and II as well as their Form CRS Disclosure Document. **CONVERSATION STARTERS. CONSIDER ASKING YOUR FINANCIAL PROFESSIONAL THESE QUESTIONS:** ***How might your conflicts of interest affect me and how will you address them?***
Do you or your financial professionals have legal or disciplinary history?	Yes to both. For a free and simple tool to research the firm or its financial professionals please see Investor.gov/CRS. **CONVERSATION STARTERS. CONSIDER ASKING YOUR FINANCIAL PROFESSIONAL THESE QUESTIONS:** ***As a financial professional, do you have any disciplinary history? For what type of conduct?***
Additional Information	Additional information on our firm can be found at: https://www.jkfinancial.net/ and https://brokercheck.finra.org/. You can obtain a copy of this relationship summary, or any other up-to-date information, upon request and free of charge by contacting us at: (714)704-1818. **CONVERSATION STARTERS. CONSIDER ASKING YOUR FINANCIAL PROFESSIONAL THESE QUESTIONS:** ***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?***