

ITEM 1 COVER PAGE

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**This brochure provides information about the qualifications and business practices of JondaKnows Financial Group, Inc. If you have any questions about the contents of this brochure, please contact us at (304) 840-0708 or [Jonda@JondaKnows.com](mailto:Jonda@JondaKnows.com). The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission or by any State securities authority.**

**JondaKnows Financial Group, Inc. is a Registered Investment Advisor in the State of West Virginia. Please note that registration does not imply a certain level of skill or training.**

**Additional Information about JondaKnows Financial Group, Inc. is also available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

## ITEM 2 MATERIAL CHANGES

Since our initial filing on March 6, 2023, Jonda Kay Lowe changed its name to JondaKnows Financial Group, Inc.

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## ITEM 4 ADVISORY BUSINESS

A. Description of our business: JondaKnows Financial Group, Inc. has been a Registered Investment Advisor in West Virginia since 2023. Jonda Lowe is the sole owner.

B. Description of advisory services we offer: JondaKnows Financial Group, Inc. is a regional firm specializing in financial planning and managing client portfolios.

Financial planning includes tax planning, insurance planning, retirement planning and estate planning. Financial planning services may include consultations and/or written financial plans, which analyze your financial situation and makes appropriate recommendations for strategies and methods of implementation of the strategies.

When managing client portfolios, we will take into consideration client's financial personal situation, which includes employment status, cash reserves, retirement account values, current age, anticipated retirement date, other sources of income as well as their personal tolerance for risk and volatility. With this information, we will assist clients with developing an appropriate investment strategy. We will monitor and adjust the client portfolios in accordance with the agreed upon investment strategy.

When we manage your accounts, we use only general securities (stocks & bonds), mutual funds (including exchange traded funds or ETFs), government securities and options. If you want to invest in what alternative investments such as commodities, managed futures, private equity, currency or hedge funds, we will help you select and monitor other money managers who specialize in alternative investments.

C. How we tailor our advisory services to your individual needs: All of our clients are different, so we tailor our services to meet your individual needs by consultations to discover your goals, objectives and risk tolerance. You may impose restrictions on investing in certain securities or types of securities at any time.

D. Wrap fee programs: JondaKnows Financial Group, Inc. does not participate in wrap-fee programs.

E. Amount of assets we manage: As of December 31, 2025, JondaKnows Financial Group, Inc. has \$1,257,239 in client assets under management on a discretionary basis.

## ITEM 5 FEES & COMPENSATION

### A. How we are compensated:

If we manage your money, the annual negotiable fee for doing so ranges from 0.50% to 3.00%, depending on the size and complexity of your account. The fee is paid quarterly, at the *end* of each quarter in advance.

JondaKnows Financial Group does not impose a minimum account balance for the opening of an account with the Adviser. The fee charged is based upon the amount of money invested. Multiple accounts of immediately-related family members, at the same mailing address, may be considered one consolidated account for billing purposes. Fees are charged quarterly, in advance. Payments are due and will be assessed on the last day of each quarter, based on the previous quarter's ending balance of the account(s) under management for the preceding quarter. The Adviser will pro rate for deposits and withdrawals in the account during the billing period. Fees will be calculated as follows:

Tiered fee Schedule

AUM	Fee
Up to \$25,000 billed at	2%
From \$25 – \$50,000 billed at	1.75%
From \$50-\$100,000 billed at	1.50%
From \$100-\$250,000 billed at	1.25%
From \$250-\$500,000 billed at	1%
From \$500-\$1,000,000 billed at	0.90%
\$1,000,000+	0.80%

The fees shown above are annual fees and may be negotiable based upon certain circumstances. No increase in the annual fee shall be effective without prior written notification. JondaKnows Financial Group, Inc. believes the advisory fee is reasonable considering the fees charged by other investment advisers offering similar services/programs.

If we help you select other money managers and we monitor them for you, the other money managers (registered or notice filed in West Virginia) pay us a portion of the fees generated by you. You do not directly pay for this service. (For an explanation of the other money managers' fee and services, please refer to their Form ADVs and other materials, available from us.)

Financial planning fees can be paid either hourly or as a percentage of assets under management.

The negotiable hourly fee is up to \$390/hour and is paid after the consultations. Written financial plan fees range from \$200 to \$2,000, depending on the complexity of your financial situation. The fee is due upon presentation of the plan, which will always be well within 6 months of our engagement.

- B. How our fees are paid: With your signed permission on a Limited Power of Attorney, we can have your custodian withdraw our fees for managing your account at the end of each quarter. We recommend that method. Or you may choose to have us bill you at the end of each quarter. It's your choice. Hourly fees are billed at the end of the month they were incurred. For written financial plans, the fee is paid upon presentation of the plan.
  
- C. Other types of fees: Our fees do not include transaction fees, brokerage commissions and other related costs and expenses, which you will pay. You may also pay fees charged by your custodian, mutual funds and other money managers, including: management fees, custodial fees, mutual fund fees, taxes and transfer fees. We do not receive a portion of any of these fees. Simply put, they are a necessary part of doing business in the securities industry. And please remember that by not charging securities sales commissions, we are keeping your out-of-pocket expenses as low as we possibly can. (Please refer to item 12.)
  
- D. Do we charge in advance? Yes. We do charge fees in advance.
  
- E. Do we get compensated (*commissions*) for the sales of securities? No one at JondaKnows Financial Group, Inc. accepts commissions or any other form of compensation for *selling* you securities or other investment products. No one at JondaKnows Financial Group, Inc. has a securities license. We can & do earn insurance commissions, however.

## ITEM 6 PERFORMANCE-BASED FEES AND SIDE-BY-SIDE MANAGEMENT

We do not charge any performance-based fees. This section is not applicable.

## ITEM 7 TYPES OF CLIENTS

Most of our clients are individuals; many are high net worth individuals. We can also serve business & corporations, charities and small pension clients.

The Firm does not impose any requirements on the minimum account size for opening or maintaining an account.

## ITEM 8 METHODS OF ANALYSIS, INVESTMENT STRATEGIES AND RISK OF LOSS

A. Our analysis & strategies: We don't do technical security analysis. We do fundamental security analysis of a business, which involves analyzing its financial statements & health, its management & competitive advantages, and its competitors & markets. Fundamental analysis is performed on historical & present data, but with the goal of making financial forecasts, including stock price evolution, projection of business performance, management evaluations and credit risks.

We primarily read financial newspapers and magazines (including "The Wall Street Journal," "Financial Times," "Forbes," "Investor's Business Daily", "Smart Money", And "Barrons" .

We also study corporate rating services such as "Standard & Poors", "Fitch Ratings", and "Moody's Investor Services".

We have several on-line resources, including "Morningstar", "Market watch", "Schwab-online" , "Scottrade" .

*YOU SHOULD BE AWARE THAT INVESTING IN SECURITIES INVOLVES RISK OF LOSS THAT YOU SHOULD BE PREPARED TO BEAR. THE FIRST DECADE OF THE 21st CENTURY SHOULD HAVE PROVEN THAT.*

B. Material risks involved in our analysis or strategies: We feel our investment strategy is fairly conservative and we don't believe it involves significant or unusual risks. For example, we do not engage in frequent trading of securities as that can affect investment performance, particularly through increased brokerage and other transaction costs and taxes.

C. Do we recommend primarily a particular type of security: As mentioned earlier, we place client accounts in general securities (stocks & bonds), mutual funds, government securities and options, none of which are customarily considered to involve significant or unusual risk. But, as noted above, investing in securities ALWAYS INVOLVES RISKS.

## ITEM 9 DISCIPLINARY INFORMATION

A. Criminal or civil actions: The firm and Ms. Lowe have no information applicable to this item.

B. Administrative proceeding before The SEC or any other government agency

The firm and Ms. Lowe have no information applicable to this item.

C. Any self-regulatory organization (SRO) proceedings: The firm and Ms. Lowe have no information applicable to this item.

## ITEM 10 OTHER FINANCIAL INDUSTRY ACTIVITIES AND AFFILIATIONS

A. Are we registered representatives of a securities broker/dealer: No one at JondaKnows Financial Group, Inc. is or will ever be a securities broker/dealer or a securities registered representative.

B. Are we a futures commission merchant, commodity pool operator or a commodity trading advisor: No one at JondaKnows Financial Group, Inc. is or ever will be a futures commission merchant, a commodity pool operator or a commodity trading advisor or an associated person of the above-mentioned 3 entities.

C. Do we have any other financial relationships or arrangements that are material to our business: Yes. Our owner and associates are licensed insurance agents in the State of West Virginia. They sell insurance products for sales commissions, (but not variable products such as variable annuities). Accordingly, you should be aware that a conflict exists between your interests and our interests; and you are under no obligation to act upon any of our recommendations; and if you elect to act upon any of the recommendations, you are under no obligation to affect the insurance transactions through us.

D. Do we recommend other registered investment advisors and receive compensation: As noted in Item 5, on occasion, JondaKnows Financial Group, Inc. recommends a few other money managers (registered or notice filed in (West Virginia) to our clients. They are firms that specialize in investments we do not manage, primarily "alternative investments" like commodities or currency. This helps diversify your investments. We have chosen the other money managers based on their relative costs, skills, reputation, dependability and compatibility with our clients, and NOT upon any financial arrangement between JondaKnows Financial Group, Inc. and the other money managers, other than they split the fee they charge you with us. It is basically a referral fee. (Please refer to Item 11-D.)

## ITEM 11 CODE OF ETHICS, PARTICIPATION OR INTEREST IN CLIENT TRANSACTIONS AND PERSONAL TRADING

A. Describe our Code of Ethics: Our Code of Ethics establishes ideals for ethical conduct based upon fundamental principles of openness, integrity & trust. It ensures that we always put your interests first. We hold ourselves to high standards and diligence. Taken as a whole, our Code of Ethics is our promise to work hard in your interests, with complete confidentiality and honesty. We will immediately provide a copy of our Code of Ethics to any client or prospective client upon request.

B. Do we have any material financial interests in investments we recommend: We will not recommend an investment to you in which we have a material financial interest. We do not act as a principal and buy securities from or sell securities to clients. We are not general partners in a partnership so we will not solicit your investments for such. We are not investment advisors to any investment company, so we will not solicit your investments for such. Our only financial affiliation is Jonda Lowe has an insurance license, as disclosed before.

C. Do we invest in securities we recommend to you: On occasion, we may buy or sell securities we recommend to you. We have found over the years that clients like to invest in the same investments we do. That makes sense. If we like it for ourselves, why shouldn't our clients like it too, always depending on their investment goals, objectives and time frame. When we recommend investments we hold ourselves, we'll always disclose to you what we own and how much we own. (As an aside, we've seen that some salespeople tell clients that they own the same thing they are recommending, but it's often a minimal amount. We find that to be very deceptive.) We feel that there is just a tiny conflict of interest in owning the same securities as we recommend to you because the securities we recommend are widely held and publicly traded and we are too small advisors/investors to affect the market in widely held and publicly traded securities.

D. Do we buy or sell securities about the same time as you: No. In addition, we do not allow "front running" (buying or selling before you) or buying or selling securities contemporaneously with you. And since the fees the other money managers charge vary somewhat, we cannot detail them here. Their fees will be fully disclosed when we describe money managers we feel would be appropriate for you. However, their fees (which includes our portion of the fee) will never exceed 2% per year. (Please refer to Item 10-D.)

## ITEM 12 BROKERAGE PRACTICES

A. Describe the factors we used in selecting a custodian for you: We have selected a custodian based on its:

- Costs: Competitively priced among their peers.
- Skills: Utilize current technologies for ease of use and efficiency
- Reputation: Strong morals and ethics

JondaKnows Financial Group, Inc.

*ADV Part 2A – March 2026*

- Dependability: Do what they say and say what they do
- Compatibility with you: This Custodian caters to growing RIAs

I. Soft dollars: We don't do "soft dollars". It is difficult to define, but a good example would be if a custodian offered us research or other benefits to place our clients with them.

2. Brokerage for client referrals: We don't do "brokerage for client referrals". By that we mean we haven't selected our custodian on the basis that it will send us other client referrals in exchange for your custodial business.

3. Directed brokerage: We don't do "directed brokerage". That means we don't request or require that you direct us to execute transactions through a specified broker/dealer. If we did it, we may be unable to achieve favorable execution of trades and it would cost you money.

A. Aggregating client accounts: We rarely have the opportunity to "aggregate" the purchase or sale of securities for you. We're just a small RIA that doesn't buy or sell securities very often (a practice which saves you money). More importantly, all our clients are different in age, size of portfolio, wants & needs and risk taking, so there is very little overlap in our client portfolios.

## ITEM 13 REVIEW OF ACCOUNTS

A. Frequency & nature of reviews: We review managed accounts monthly. We review financial planning accounts annually. Accounts at other money managers are reviewed when we receive their statements- usually quarterly. Jonda Lowe reviews all accounts. She reviews on a portfolio analysis basis.

B. Reviews on other than periodic basis: On occasions, such as a dramatic market move (in either direction), retirement or any catastrophe, we review client accounts to ascertain if we need to make appropriate repositioning moves for you.

C. Client reports: We do not prepare regular client *reports*. At the end of each quarter, we receive a computerized invoice from your custodian detailing you quarterly activity. We then review the invoice and check the calculations. If all is in order, we hit "submit" and your fees to us are deducted. Your custodian will send you account statements, transaction confirmations, all applicable tax documents, required minimum distributions from any qualified plans, and proxy documents, including ballots and any communication from public companies. In addition, you also receive statements from any mutual funds you may own and other money managers you may utilize.

## ITEM 14 CLIENT REFERRALS AND OTHER COMPENSATION

- A. Do we get economic benefits from a non-client for providing certain advice to you? No. In addition, we do not accept sales awards or other prizes, such as trips. We pay for our own trips.
- B. Do we pay for client referrals? We do not *pay* for client referrals. We do *get paid* for client referrals when we recommend other money managers to you in order to increase your portfolio diversification. (Please refer to item 10-D.)

## ITEM 15 CUSTODY

All Client funds, securities and accounts are held at third-party custodians. The Adviser does not take possession of a client's securities.

## ITEM 16 INVESTMENT DISCRETION

We manage your accounts on a discretionary basis.

## ITEM 17 VOTING CLIENT SECURITIES

- A. Do we accept authority to vote client securities? We do not vote client securities.
- B. If we do not have that authority, disclose that fact? We do not have the authority to vote client securities. You will receive your proxies or other solicitations directly from your custodian and we encourage you to discuss them with your legal representatives as we are not in a position to answer any of your questions regarding proxies.

## ITEM 18 FINANCIAL INFORMATION

- A. Do we require prepayment of fees of more than \$500/ more than 6 months in advance? No, we never charge more than \$500 more than 6 months in advance.
- B. If we require such prepayment, or have custody or discretion, is there any impairment for us to make a refund, if necessary? No. We do not require payment, nor do we have custody.
- C. Bankruptcy: We have not been the subject of a bankruptcy proceeding.

## ITEM 19 REQUIREMENTS FOR STATE REGISTERED ADVISORS

- A. Our education & business backgrounds Jonda K. Lowe: Born in 1966; BS in Physics from Marshall University (1989). has her own insurance agency- JondaKnows, Inc (2015 to present).
- B. Any other business activities Jonda Lowe sells insurance products through JondaKnows, Inc for sales commissions. That profession takes up about 75% of her workweek.
- C. Performance-based fees: JondaKnows Financial Group, Inc. does not charge performance-based fees.
- D-1. Arbitration: Jonda Lowe has never been involved in *arbitration* of any kind.
- D-2. Civil or administrative proceedings: See Item 9B above.
- E. Relationship with issuer of securities: JondaKnows Financial Group, Inc. does not have any relationships with issuers of securities.