



Willis Johnson & Associates, Inc.

5847 San Felipe, Ste. 1500
Houston, TX 77057

Nicholas Johnson:
713-439-1200
www.wjohnsonassociates.com

March 27, 2024

This brochure provides information about the qualifications and business practices of Willis Johnson & Associates, Inc. If you have any questions about the contents of this brochure, please contact us at 713-439-1200. 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.

Additional information about Willis Johnson & Associates, Inc. is also available on the SEC's website at www.adviserinfo.sec.gov.

ITEM 2: MATERIAL CHANGES

There are no material changes in this brochure from the last annual updating amendment of Willis Johnson & Associates, Inc. on 03/13/2023. Material changes relate to Willis Johnson & Associates, Inc.'s policies, practices or conflicts of interests.

ITEM 3: TABLE OF CONTENTS

Item 1: Cover Page
Item 2: Material Changes 2
Item 3: Material Changes 3
Item 4: Advisory Business 4
Item 5: Fees and Compensation 5
Item 6: Performance-Based Fees and Side-By-Side Management 8
Item 7: Types of Clients 8
Item 8: Methods of Analysis, Investment Strategies and Risk of Loss..... 8
Item 9: Disciplinary Information..... 10
Item 10: Other Financial Industry Activities and Affiliations 10
Item 11: Code of Ethics, Participation or Interest in Client Transactions and Personal
Trading..... 10
Item 12: Brokerage Practices..... 11
Item 13: Review of Accounts..... 12
Item 14: Client Referrals and Other Compensation 12
Item 15: Custody..... 13
Item 16: Investment Discretion 13
Item 17: Voting Client Securities 13
Item 18: Financial Information..... 13

ITEM 4: ADVISORY BUSINESS

Advisory Firm Description

Willis Johnson & Associates, Inc. ("WJA" or the "Firm") is a wealth management firm that specializes in helping corporate professionals and executives with their comprehensive financial planning and investment management needs. The Firm was founded in 1996. Willis A. Johnson and Nicholas A. Johnson Qualified Subchapter S Trust are the principal owners of the Firm. Nicholas A. Johnson is the trustee of the Nicholas A. Johnson Qualified Subchapter S Trust.

Types of Advisory Services

WJA primarily works with corporate professionals and executives in helping them build out a customized comprehensive plan, based on the various stages in the ARC of life. WJA understands that corporate professionals and executives at various stages in life from the 40's, 50's, 60's, 70's and beyond often have differing needs, goals, and concerns.



WJA leads with a four-step Continuously Planning approach for its clients. The first step, Understanding You, is an in-depth active listening session in which WJA gathers personal, financial, and legal data alongside client's goals & objectives. Following, is Financial Analysis & Education in which the Firm conducts a thorough personal financial analysis and then educates the client on the options available to them (often including corporate benefits elections). Next, WJA begins the Guidance & Implementation process in which WJA discusses tailored options to meet the client's financial goals and assists with the implementation. WJA then ensures that ongoing Financial Reviews are put in place to monitor and adjust the financial plan as life happens.



Specific services provided by WJA may include retirement planning, corporate benefit elections, trust and estate planning, income tax planning and preparation, risk management and insurance planning, charitable planning, education planning, and investment management. WJA occasionally does work with small business owners, though small business owners are not a focus of the firm. Services to small business owners may include business succession planning, tax strategies, executive benefits planning, retirement plan solutions and investment management. For small business owners, the Firm also offers retirement consulting services to employee benefit plans and their fiduciaries that are designed to assist the plan sponsor in meeting its fiduciary obligations to the plan under ERISA.

Tailored Advisory Services

WJA provides a wide range of advisory services that are typically tailored to the client's specific situation and needs. However, most investment portfolios are managed according to one of the Firm's model strategies, with some exceptions. The Firm generally takes discretion when managing client accounts.

Written Acknowledgement of Fiduciary Status

When we provide investment advice to you regarding your retirement plan account or individual retirement account, we are fiduciaries within the meaning of Title I of the Employee Retirement Income Security Act and/or the Internal Revenue Code, as applicable, which are laws governing retirement accounts. The way we make money creates some conflicts with your interests, so we operate under a special rule that requires us to act in your best interest and not put our interest ahead of yours. Under this special rule's provisions, we must:

- Meet a professional standard of care when making investment recommendations (give prudent advice);
- Never put our financial interests ahead of yours when making recommendations (give loyal advice);
- Avoid misleading statements about conflicts of interest, fees, and investments;
- Follow policies and procedures designed to ensure that we give advice that is in your best interest;
- Charge no more than is reasonable for our services; and
- Give you basic information about conflicts of interest.

Wrap Fee Programs

The Firm does not have a wrap fee program whereby the client would pay one fee that covers account management as well as incidental trading or transaction charges. Under the Firm's asset management program, clients pay any trading or transaction charges in addition to the quarterly account management fee.

Client Assets Under Management

As of December 2023, the Firm had approximately \$1,090,713,625.00 of discretionary assets under management and \$76,867,079.00 of non-discretionary assets under management.

ITEM 5: FEES AND COMPENSATION

The Firm collects fees for its financial planning services. Fees typically are based on a fixed contract (based on the client's needs and the expected time to complete the plan) that requires payment of one-half of the agreed amount at the beginning of the engagement, with the balance due upon completion of the work. However, fees based on hourly rates are also available. These fees are based on the hourly professional billing rates of the individuals involved, with rates ranging from \$100 to \$300 per hour. Such fees are generally billed on a monthly basis in arrears.

The Firm also collects fees for its investment management services. These fees, which are billed to the client on a quarterly basis in advance, are based on the account value as provided by the custodian at quarter-end. If funds of \$50,000 or more are added to an account after the last day of the previous quarter, but before the next billing date, the asset management fee for those funds will be added to the current bill. For those funds added after the billing date, the asset management fee will be billed in the following quarter. This is negotiable based on complexity, specific situations and outside circumstances. For new

clients added during the last month of a quarter, fees will be charged at the beginning of the following quarter.

Willis Johnson & Associates – Asset Management Fees

Tiered Fee Schedule

| Household Assets under Management* | Annual Fee as % of Assets |
|------------------------------------|---------------------------|
| First \$500,000 (\$0 - \$500,000) | 1.20% |
| Next \$500,000 - \$3,000,000 | 0.90% |
| Next \$3,000,000 - \$5,000,000 | 0.85% |
| Next \$5,000,000 - \$10,000,000 | 0.65% |
| Next \$10,000,000 - \$20,000,000 | 0.45% |
| Next \$20,000,000 and up | 0.40% |

**Valuation of accounts shall be made on the last business day of each quarter. The minimum Household Assets under Management is \$750,000. Clients below this threshold will be billed a minimum fee of \$2,063 per quarter.*

| Example Household AUM | Annual Weighted Fee as % of Assets |
|-----------------------|------------------------------------|
| \$1,000,000 | 1.05% |
| \$3,000,000 | 0.95% |
| \$5,000,000 | 0.91% |
| \$8,000,000 | 0.83% |
| \$10,000,000 | 0.78% |
| \$15,000,000 | 0.67% |

**Until all existing clients are transitioned to the fee schedule posted above, clients that engaged the Firm prior to May 2022 may still be on the prior fee schedule and can refer to their advisor agreement for current fee schedule.*

When WJA recommends a mutual fund for a client's account, three separate fees may be charged to the client, either directly or indirectly. The first fee is WJA's investment management fee where the fund is included in the asset base for the quarterly fee calculation. The second is the set of internal fees charged by the investment company for the fund's investment management, marketing, administration and marketing assistance. These internal expenses are disclosed in each fund's prospectus which is provided to each client by the custodian. (This set of fees also applies to any ETF or money market fund purchased in the client's account.) The third fee may be a transaction fee which is assessed by the custodian for its service of providing access to a universe of mutual fund families through one account. To avoid such fees a client would be required to open a separate account with each individual mutual fund company instead of using the custodian recommended by WJA, which would also negatively affect WJA's ability to deliver its services efficiently. Not all mutual fund trades enacted by WJA incur this transaction fee.

As part of its comprehensive financial planning services, the Firm used to recommend and sell insurance products (typically life and long-term care) to clients. As of January 1, 2019, the Firm no longer sells insurance or commission-able products. However, in order to satisfy the

obligation to clients that have received these insurance products and/or guidance on these products from the Firm.

Willis Johnson & Associates – Young Savers Program

Willis Johnson & Associates offers a Young Savers Fee Schedule to children of clients if they elect to engage Willis Johnson & Associates for financial planning and investment management. The Young Savers Program is intended to give children of clients that don't meet the minimum AUM requirements an opportunity to get financial advice while working towards longer term financial goals. Fees will apply to any child of a client whom WJA has separate Financial Review meetings with. If parents or others are legal guardian or POA on an account and the firm is not meeting with the child but with the parent, then the account(s) will be "household" (grouped) with the parent's accounts. Children may be able to discern the parent's manageable assets as the children's fee schedule is adjusted based on the parent's assets. As such the children (and parents) must elect to participate in the program.

| Child's Age | WJA Manages <\$3 Million for Parents | WJA Manages >\$3 Million for Parents | WJA Manages > \$7 Million for Parents |
|--------------|--------------------------------------|--------------------------------------|---------------------------------------|
| <35 Years | No Minimum Fee | No Minimum. Household w/ Parents | No Minimum. Household w/ Parents |
| >35-45 Years | Minimum Fee* | No Minimum Fee | No Minimum. Household w/ Parents |
| >45 Years | Minimum Fee* | Minimum Fee* | No Minimum Fee |

**All Children accounts will be subject to the Tiered Fee Schedule. Minimum Fees are based off Tiered Fee Schedule, where the minimum fee is \$2,063 per quarter. Valuation of accounts shall be made on the last business day of each quarter.*

If child's accounts are Household, they will be billed under the parent's household and the fees will be based on the combined assets of both the parent and child. Since the child's fee rate is adjusted based on the parent's household AUM, information about the size of managed assets may be indirectly shared with the children

Example:

| Example: Child has \$200,000 to Invest | |
|----------------------------------------|------------------------------------------------------------------------------------------|
| Child's Age | WJA Manages \$3 Million for Parents |
| <35 Years | No Minimum. Household w/ Parents = \$3,200,00 Annual Fee = ~0.94% (~\$471/quarter) |
| >35-45 Years | No Minimum. Separate Household Annual Fee = 1.2% (\$600/quarter) |
| >45 Years | Minimum Fee of \$2,063/quarter* Separate Household |

The fee structure may be subject to change based off the parent's total household AUM or if the child's age falls into the next Age range. Valuation of Young Saver's Program accounts shall be made on the last business day of each quarter. The fee structure may be subject to change based off the parent's total household AUM or if the child's age falls into the next Age range. Adjustments will only be made quarterly when household AUM is reviewed for billing.

Willis Johnson & Associates – Termination of Services

Either the client or WJA may terminate the financial planning services or investment advisory services agreement upon receipt of five (5) days written notice. If the client paid for the investment advisory services in advance and sent in a notice to terminate the contract, the client will receive a refund of a prorated portion of the prepaid advisory fee. If a client should terminate a planning relationship before completion of the plan, WJA will review work completed to date and refund any prepaid unearned fees. Clients who terminate the contract within five (5) business days of signing the contract shall be provided a full refund.

Willis Johnson & Associates – Tax Preparation and Planning Services

Tax preparation and planning services offered at WJA, by a Certified Public Accountant employed by WJA. WJA's fee for tax will be listed in the Agreement for Tax Preparation Services. The fee is based on the complexity of the client's tax situation and the number of tax forms to file. These services are provided by a CPA employed by WJA, and therefore WJA will need to have access to all of a client's tax related information. Clients are not required to use WJA's tax preparation services and the services may cost more or less than comparable services offered by an unaffiliated CPA.

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

This section does not apply to WJA, as it does not charge performance-based fees.

ITEM 7: TYPES OF CLIENTS

The Firm primarily provides services to corporate executives and professionals (as well as their families). Corporate executive and professional clients are often within five to ten years of retirement, or retired, and have a net worth in excess of \$1 million. Occasionally, the Firm will assist small business owners. The businesses that the Firm works with are typically closely held and vary across industries.

With regard to investment management services, the Firm has an account minimum of \$750,000. Smaller accounts may be accepted under certain circumstances. Household accounts may be aggregated to reach the \$750,000 threshold.

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

The Firm guides clients through the process of transitioning from accumulating assets to repositioning those assets for retirement. WJA uses a Core-Satellite portfolio construction methodology established by WJA's Investment Committee. The core of the portfolio consists of active and passive investments offering broad-based exposure to US equities, international equities, and fixed income. Generally, the Core makes up 50-70% of the portfolio.



The Investment Committee may overweight and underweight certain asset classes (e.g., US equities vs. International equities, or fixed income vs. equities) or allocation style (e.g., small-cap stocks vs. large-cap stocks, or value stocks vs. growth stocks) based on the Firm's market outlook. The Investment Committee may also add Satellite positions that are a focused concentration on a theme (e.g., healthcare, oil & gas pipelines, commodities, etc.) from time to time based on current economic opportunities and trends. The Satellite positions generally make up 30-50% of the portfolio.

The Investment Committee follows a four-step process in guiding their investment decisions. The first step is Idea Generation in which WJA uses market research, market indicators, discussions with industry strategists and economics to generate investment ideas. The second step in the process is Top-Down Security Selection in which WJA analyzes the economy and financial world, breaking those components down into finer details in order to choose the most attractive investment vehicles. This is the step where the Investment Committee determines whether it will take an active or passive investment approach. The last step is Reevaluate and Rebalance in which the Investment Committee monitors the investments, actively rebalancing the positions as needed, and determines when a theme has run its course.



WJA manages six strategies that range from all equity to all fixed income: Aggressive, Growth, Growth & Income, Balanced, Conservative and Fixed Income.

Traditionally, those strategies with higher equity weightings carry greater risk. In an effort to mitigate risk, the Firm may reduce the equity weighting in a strategy below its normal target. The Firm may also sell call options against its equity positions in an effort to reduce

risk. Risks to an equity investment include: market volatility, change in fund management, and industry or sector risk. The fixed income market has recently experienced particularly low yields, often forcing advisors to move to higher risk bonds in order to attain performance targets. WJA manages these risks by investing largely in exchange-traded funds and open-end mutual funds with diversity within a fund. Risks to using exchange-traded and open-end mutual funds include an additional layer of fees and dependence of the fund management to manage the fund risk appropriately.

WJA occasionally invests client monies in individual equities and bonds, depending upon the client's needs. The Firm also, occasionally, recommends variable annuities that offer certain guarantees concerning lifetime income. WJA does not guarantee the future performance of the account or any specific level of performance, the success of any investment decision or strategy that the Firm may use, or the success of the Firm's overall management of the account. The client understands that investment decisions made for the client's account by the Firm are subject to various market, currency, economic, political and business risks, and that those investment decisions will not always be profitable. The client understands that investing in any security entails risk of loss.

ITEM 9: DISCIPLINARY INFORMATION

The Firm has no public disciplinary record.

ITEM 10: OTHER FINANCIAL INDUSTRY ACTIVITIES AND AFFILIATIONS

Neither the Firm nor its representatives are registered as, or have pending applications to become, a broker/dealer or a representative of a broker/dealer.

John Kenneth Siegel is a volunteer Director of St. Stephen's Endowment Fund, a church endowment. As a board member, he oversees the investment manager, distribution decisions, development actions and IRS reporting compliance.

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

Code of Ethics

WJA has a fiduciary duty to its clients to act in the best interest of the client and always place the client's interests first and foremost. WJA takes seriously its compliance and regulatory obligations and requires all staff to comply with such rules and regulations as well as WJA's policies and procedures. As such and as required, WJA maintains a Code of Ethics manual for its personnel. The Code of Ethics contains provisions for standards of business conduct relating to, among other things, personal securities trading, inside information, and outside business activities. Any and all calls may be recorded for record-keeping, quality assurance, and training purposes.

Misuse of Nonpublic Information

The Firm has policies and procedures in place to prevent the use of material nonpublic information and to protect the private information of each client.

Personal Securities Trading

From time to time, representatives of WJA may buy or sell securities for themselves at or around the same time as clients. This may provide an opportunity for representatives of the Firm to buy or sell securities before or after recommending securities to clients resulting in representatives profiting off the recommendations they provide to clients. Such transactions may create a conflict of interest; however, the Firm will never engage in trading that operates to the client's disadvantage when similar securities are being bought or sold.

Outside Business Activities

The Firm requires that WJA employees disclose all significant outside business activities to the Firm's Chief Compliance Officer ("CCO"). The CCO will only approve those outside activities that do not conflict with the interests of the Firm or its clients.

Willis Johnson is on the Investment Committee at the Memorial Drive Presbyterian Church where he reviews the church financials and investment results. Willis Johnson also owns 0.6% of Check Twice (S-corp).

John Kenneth Siegel is a volunteer Director of St. Stephen's Endowment Fund, a church endowment. As a board member, he oversees the investment manager, distribution decisions, development actions and IRS reporting compliance.

Steven Chambers is an instructor at Rice University.

Odaro Aisueni works as a DJ.

Odaro Aisueni works as a volunteer financial planner at Invest STL | Rooted Initiative.

Odaro Aisueni works as a co-chair at (FPA) Financial Planning Association.

Odaro Aisueni works as a writer at nomoneymoproblems.com.

Participation or Interest in Client Transactions

The Firm does not buy securities for itself from, or sell securities it owns to, its clients, as the Firm does not have any proprietary accounts.

WJA employees may participate in block trades with clients in which all participants receive the same execution price.

ITEM 12: BROKERAGE PRACTICES

WJA recommends that clients use Fidelity to custody their accounts the Firm manages. Fidelity is a "qualified custodian" which provides quarterly statements to the client showing all transactions. Fidelity statements include the deduction of investment management fees. Refer to the "Custody" section for more information.

Research and Other Soft-Dollar Benefits

Some custodians provide investment advisory firms with additional products and services such as national conferences, compliance newsletters, webcasts on compliance and practice management topics, electronic downloads of client data, investment research, access to special trading desks, and trading software. WJA receives such benefits from

Fidelity Institutional Wealth Services as part of the business relationship. No formal “soft dollar” relationship occurs between WJA and a broker/dealer whereby WJA receives a specific product as a result of equity or fixed income transactions executed for clients.

Brokerage for Client Referrals

WJA does not use brokerage as an incentive or reward for broker/dealers that may refer WJA clients.

Directed Brokerage

Clients are required to open accounts with Fidelity in order for WJA to manage their accounts for a fee. Not all advisors limit client decisions as to their account custodian.

Order Aggregation

WJA may aggregate ("block") transactions in the same security on behalf of more than one client, in the same investment strategy and housed at the same custodian, to facilitate best execution and to treat all participants in the block equally. Each client in the aggregated order will participate at the average share price for all of WJA's transactions in that trade. Participants in block trades placed with Fidelity do not receive reduced ticket charges.

When possible, securities bought or sold in an aggregated transaction are allocated pro-rata to the participating client accounts in proportion to the size of the orders placed for each account. Under certain circumstances, WJA may increase or decrease the amount of securities allocated to each account, if necessary, to avoid holding odd lot or small numbers of shares for particular clients. When WJA is unable to fully execute an aggregated order, WJA will allocate such transactions on a pro-rata basis or in a manner WJA determines, in good faith, to be a fair and equitable allocation. WJA personnel will not receive fills of partial orders until all client orders are filled.

ITEM 13: REVIEW OF ACCOUNTS

WJA reviews and often rebalances its investment strategies at least quarterly. The underlying investment accounts are generally reviewed at least quarterly as well. Reviewers include Robert W. Lowerre, Adrian Gomez, Lucy Gift, and Nicholas A. Johnson, all of whom are members of the Firm's Investment Committee. Accounts that are generally too small to manage to a strategy may be reviewed less frequently.

Review triggers would include factors such as changes in the economy, changes in the market place, or changes in the client's goals or objectives.

In addition to monthly or quarterly statements from the custodians, clients may receive additional reports from WJA during periodic portfolio reviews.

ITEM 14: CLIENT REFERRALS AND OTHER COMPENSATION

The Firm does not pay outside individuals or entities for referring clients. Firm-wide incentive compensation is shared by WJA personnel for new assets brought into the Firm.

ITEM 15: CUSTODY

Because WJA generally has the authority to instruct the account custodian to deduct the investment management fee directly from the client's account, WJA is considered to have "custody" of client assets. Custody is defined as having any access to client funds or securities. This limited access is monitored by the client through receipt of account statements directly from the custodian. These statements all show the deduction of the management fee from the account. WJA does not actually hold client assets.

Currently, WJA uses Fidelity to hold client investment accounts.

ITEM 16: INVESTMENT DISCRETION

For discretionary accounts, the Firm has full trading authority under a limited power of attorney assigned to WJA. As a result, WJA will determine both the type and amount of each investment that should be purchased or sold on each client's behalf and when trades are to be enacted.

In limited circumstances, the Firm will manage investment accounts without the use of discretion, which requires obtaining the client's permission before placing any trade orders.

ITEM 17: VOTING CLIENT SECURITIES

Clients receive proxy material directly from their account custodian by either email or U.S. mail. WJA is expressly precluded from voting proxies for securities held in client accounts and will not be required to take any action or render advice with respect to the voting of proxies. However, WJA may occasionally advise clients (if requested) on proxy matters. Clients are responsible for voting all proxies.

ITEM 18: FINANCIAL INFORMATION

There is no financial condition that is reasonably likely to impair WJA's ability to meet its contractual commitments to its clients.

Client Relationship Summary

March 24, 2021

WILLIS JOHNSON & ASSOCIATES, INC. (“WJA”) is an investment adviser registered with the Securities and Exchange Commission offering financial planning, tax, and investment advisory services. This document gives you a summary of the types of services and fees we offer. Please visit www.investor.gov/CRS for free, simple tools to research firms and for educational materials about broker-dealers, investment advisers, and investing. WJA is not a CPA firm.

Relationships & Services

What investment services and advice can you provide me?

Our firm primarily offers Comprehensive Planning and Wealth Management services to retail clients with a focus on corporate executives and professionals from the oil and gas industry. This generally includes portfolio management (we review your portfolio, investment strategy, and investments); financial planning (we assess your financial situation and provide advice); and tax planning (with optional preparation). As part of our standard services, we typically monitor our investment models on a daily basis and individual client accounts on a weekly basis. Our firm offers

both discretionary advisory services (where our firm makes the decision regarding the purchase or sale of investments) and when not feasible to assist on a discretionary basis, non-discretionary services (where the retail investor makes the ultimate decision with our guidance). We limit the types of investments that are recommended since not every type of investment vehicle is needed to create an appropriate portfolio. Our minimum account size is \$750,000. Please also see our Form ADV Part 2A (“Brochure”), specifically Items 4 & 7.

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?*

Fees, Costs, Conflicts, & Standard of Conduct

What fees will I pay?

Our fees vary depending on the services you receive. WJA collects fees for its Comprehensive Planning and Wealth Management services. These fees, which are billed to the client on a quarterly basis in advance, are based on the account value as provided by the custodian at quarterend. This is negotiable based on complexity, specific situations and outside circumstances. Additionally, the amount of assets in your account affects our advisory fee; the more assets you have in your advisory account, the more you will pay us and thus we have an incentive to increase those assets in order to increase our fee.

For hourly fee arrangements, each additional hour (or portion therefore) we spend working for you would increase the advisory fee. Our fixed fee arrangements are based on the amount of work we expect to perform for you, so material changes in that amount of work will affect the advisory fee we quote you. The Firm also collects fees for its financial planning services. Fees typically are based on a fixed contract (based on the client's needs and the expected time to complete the plan) that requires payment of one-half of the agreed amount at the beginning of the engagement, with the balance due upon completion of the work.

You pay our fees even if you do not have any transactions and the advisory fee paid to us generally does not vary based on the type of investments selected. Please also see Items 4, 5, 6, 7 & 8 of our Brochure.

Third Party Costs

Some investments (e.g., mutual funds, exchange traded funds, etc.) impose additional fees (e.g., transactional fees and product-level fees) that reduce the value of your investment over time. You may also pay fees to a custodian that will hold your assets. Additionally, you will occasionally pay transaction fees when we buy and sell an investment for your account. 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.

Conflicts of Interest

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.

How do your financial professionals make money?

Primarily, we and our financial professionals benefit from the advisory services we provide to you because of the advisory fees we receive from you. This compensation may vary based on different factors, such as those listed above in this Item. Please also see Item 10 of our Brochure for additional details.

Questions to Ask Us

- *Help me understand how these fees and costs might affect my investments.*
- *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?*
- *How might your conflicts of interest affect me, and how will you address them?*

Disciplinary History

No, we do not have legal and disciplinary events. Visit <https://www.investor.gov/> for a free, simple search tool to research us and our financial professionals.

Questions to Ask Us

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

Additional Information

Your primary contact person is a representative of an investment advisor and has no affiliation with a broker-dealer. For additional information on our advisory services, see our Brochure available at <https://adviserinfo.sec.gov/firm/summary/119759> and any individual brochure supplement your representative provides.

If you have any questions, need additional up-to-date, or want another copy of this Client Relationship Summary, then please contact us at 713-439-1200.

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?*

Exhibit A Material Changes to Client Relationship Summary

There are no material changes since the prior Client Relationship Summary.

Willis A. Johnson, CFP®

Willis Johnson & Associates, Inc.

5847 San Felipe, Suite 1500
Houston, TX 77057

713-439-1200
www.wjohnsonassociates.com

This brochure supplement provides information about Willis Johnson that supplements the Willis Johnson & Associates, Inc. brochure. You should have received a copy of that brochure. Please contact Nicholas Johnson at 713-439-1200 if you did not receive Willis Johnson & Associates, Inc.'s brochure or if you have any questions about the contents of this supplement.

Additional information about Willis Johnson is available on the SEC's website at www.adviserinfo.sec.gov.

EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Willis A. Johnson, CFP®, born 1956

Business Background:

Chief Executive Officer, Willis Johnson & Associates, Inc., January 2020– Present
President, Willis Johnson & Associates, Inc., June 2014 – January 2020
President, Johnson Bender & Company, July 1996 – May 2014
Registered Representative, FSC Securities Corporation, July 1996 – January 2018

Education:

Laredo Junior College, A.A., Business, 1976
University of Houston, B.B.A., Accounting, 1980

Certified Financial Planner® Certification

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education, (2) stringent code of conduct and standards of practice and (3) ethical requirements that govern professional engagements with clients.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board's studies have determined as necessary.
- Examination – Pass the comprehensive CFP® Certification Examination, a 10-hour exam.
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year).
- Ethics – Agree to be bound by CFP Board's *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- Continuing Education – Complete 30 hours of continuing education hours every two years.
- Ethics – Renew an agreement to be bound by the *Standards of Professional Conduct*.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

DISCIPLINARY INFORMATION

None.

OTHER BUSINESS ACTIVITIES

Willis Johnson is on the Investment Committee at the Memorial Drive Presbyterian Church where he reviews the church financials and investment results. Willis Johnson also owns 0.6% of Check Twice (S-corp).

ADDITIONAL COMPENSATION

Willis Johnson receives no compensation for services provided outside of his employment with Willis Johnson & Associates, Inc.

SUPERVISION

Willis Johnson is the firm's CEO so he does not have a supervisor.

Nicholas A. Johnson, CFA[®], CFP[®]

Willis Johnson & Associates, Inc.

5847 San Felipe, Suite 1500
Houston, TX 77057

713-439-1200
www.wjohnsonassociates.com

This brochure supplement provides information about Nicholas Johnson that supplements the Willis Johnson & Associates, Inc. brochure. You should have received a copy of that brochure. Please contact Nicholas Johnson at 713-439-1200 if you did not receive Willis Johnson & Associates, Inc.'s brochure or if you have any questions about the contents of this supplement.

Additional information about Nicholas Johnson is available on the SEC's website at www.adviserinfo.sec.gov.

EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Nicholas A. Johnson, CFA®, born 1986

Business Background:

President and Chief Compliance Officer, Willis Johnson & Associates, Inc., January 2020 – Present

Vice President and Chief Compliance Officer, Willis Johnson & Associates, Inc., June 2014 – December 2019

Adjunct Professor at the University of Houston, July 2017 – present

Vice President and Chief Compliance Officer, Johnson Bender & Company, February 2014 – May 2014

Associate Advisor, Johnson Bender & Company, May 2009 – February 2014

Registered Representative, FSC Corporation, August 2007 – January 2018

Education:

Trinity University, B.S., Finance/Drama, 2009

CFA®, 2013

CFP® - Certified Financial Planner

The CERTIFIED FINANCIAL PLANNERTM, CFP® and federally registered CFP (with flame design) marks (collectively, the “CFP® marks”) are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”).

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board’s studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor’s Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board’s financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- Examination – Pass the comprehensive CFP® Certification Examination. The examination includes case studies and client scenarios designed to test one’s ability to correctly diagnose financial planning issues and apply one’s knowledge of financial planning to real world circumstances;
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and

Ethics – Agree to be bound by CFP Board’s *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- i. Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of Professional Conduct*, to maintain competence and keep up with developments in the financial planning field; and
- ii. Ethics – Renew an agreement to be bound by the *Standards of Professional Conduct*. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board’s enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

Chartered Financial Analyst Charter

The Chartered Financial Analyst (CFA®) charter is a globally respected, graduate-level investment credential established in 1962 and awarded by CFA Institute—the largest global association of investment professionals.

There are currently more than 90,000 CFA charterholders working in 135 countries. To earn the CFA charter, candidates must: 1) pass three sequential, six-hour examinations; 2) have at least four years of qualified professional investment experience; 3) join CFA Institute as members; and 4) commit to abide by, and annually reaffirm, their adherence to the CFA Institute Code of Ethics and Standards of Professional Conduct.

High Ethical Standards

The CFA Institute Code of Ethics and Standards of Professional Conduct, enforced through an active professional conduct program, require CFA charterholders to:

- Place their clients’ interests ahead of their own
- Maintain independence and objectivity
- Act with integrity
- Maintain and improve their professional competence
- Disclose conflicts of interest and legal matters

Global Recognition

Passing the three CFA exams is a difficult feat that requires extensive study (successful candidates report spending an average of 300 hours of study per level). Earning the CFA charter demonstrates mastery of many of the advanced skills needed for investment analysis and decision making in today’s quickly evolving global financial industry. As a result, employers and clients are increasingly seeking CFA charterholders—often making the charter a prerequisite for employment.

Additionally, regulatory bodies in 19 countries recognize the CFA charter as a proxy for meeting certain licensing requirements, and more than 125 colleges and universities around the world have incorporated a majority of the CFA Program curriculum into their own finance courses.

Comprehensive and Current Knowledge

The CFA Program curriculum provides a comprehensive framework of knowledge for investment decision making and is firmly grounded in the knowledge and skills used every day in the investment profession. The three levels of the CFA Program test a proficiency with a wide range of fundamental and advanced investment topics, including ethical and professional standards, fixed-income and equity analysis, alternative and derivative investments, economics, financial reporting standards, portfolio management, and wealth planning.

The CFA Program curriculum is updated every year by experts from around the world to ensure that candidates learn the most relevant and practical new tools, ideas, and investment and wealth management skills to reflect the dynamic and complex nature of the profession.

To learn more about the CFA charter, visit www.cfainstitute.org.

DISCIPLINARY INFORMATION

None.

OTHER BUSINESS ACTIVITIES

None.

ADDITIONAL COMPENSATION

Nicholas Johnson receives no compensation for services provided outside of his employment with Willis Johnson & Associates, Inc.

SUPERVISION

Nicholas Johnson is supervised by the firm's CEO, Willis Johnson. Mr. Johnson may be reached at the main number showing on the cover sheet.

Alexis Long, CFP®

Willis Johnson & Associates, Inc.

5847 San Felipe, Suite 1500
Houston, TX 77057

713-439-1200
www.wjohnsonassociates.com

January 31, 2024

This brochure supplement provides information about Alexis Long that supplements the Willis Johnson & Associates, Inc. brochure. You should have received a copy of that brochure. Please contact Nicholas Johnson at 713-439-1200 if you did not receive Willis Johnson & Associates, Inc.'s brochure or if you have any questions about the contents of this supplement.

Additional information about Alexis Long is available on the SEC's website at www.adviserinfo.sec.gov.

EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Alexis Long, CFP®, born 1982

Business Background:

Managing Director, Wealth Management, Willis Johnson & Associates, Inc., January 2024 - Present

Director of Wealth Management, Willis Johnson & Associates, Inc., January 2020 January 2024

Wealth Manager, Willis Johnson & Associates, Inc., June 2017 – January 2020

Associate Wealth Manager, Willis Johnson & Associates, Inc., July 2014 – June 2017

Registered Representative, FSC Securities Corp., July 2014 – January 2018

Paraplanner, HFG Wealth Management LLC, March 2013 – July 2014

Operations, The Claro Group LLC, March 2011 – August 2012

Legal Assistant, Okin Adams & Kilmer LLC, January 2009 – March 2011

Education:

University of Saint Thomas, Master of Business Administration, 2012

Texas Tech University, Bachelor of Business Administration, 2005

Certified Financial Planner® Certification

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education, (2) stringent code of conduct and standards of practice and (3) ethical requirements that govern professional engagements with clients.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board's studies have determined as necessary.
- Examination – Pass the comprehensive CFP® Certification Examination, a 10-hour exam.
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year).
- Ethics – Agree to be bound by CFP Board's *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- Continuing Education – Complete 30 hours of continuing education hours every two years.
- Ethics – Renew an agreement to be bound by the *Standards of Professional Conduct*.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

DISCIPLINARY INFORMATION

None.

OTHER BUSINESS ACTIVITIES

Alexis Long is not engaged in any investment-related business or occupation (other than this advisory firm).

ADDITIONAL COMPENSATION

Alexis Long receives no compensation for services provided outside of her employment with Willis Johnson & Associates, Inc.

SUPERVISION

Alexis Long is supervised by the firm's president, Nicholas Johnson. Mr. Johnson may be reached at the main number showing on the cover sheet.

Sarah Gilligan Sikorski

Willis Johnson & Associates, Inc.

5847 San Felipe, Suite 1500
Houston, TX 77057

713-439-1200
www.wjohnsonassociates.com

January 31, 2024

This brochure supplement provides information about Sarah Gilligan Sikorski that supplements the Willis Johnson & Associates, Inc. brochure. You should have received a copy of that brochure. Please contact Nicholas Johnson at 713-439-1200 if you did not receive Willis Johnson & Associates, Inc.'s brochure or if you have any questions about the contents of this supplement.

Additional information about Sarah Gilligan Sikorski is available on the SEC's website at www.adviserinfo.sec.gov.

EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Sarah Gilligan Sikorski, born 1991

Business Background:

Director, Wealth Management, Willis Johnson & Associates, Inc., January 2024 – Present
Wealth Manager, Willis Johnson & Associates, Inc., July 2022 – January 2024
Investment Adviser Representative, Willis Johnson & Associates, Inc., July 2020 – Present
Associate Wealth Manager, Willis Johnson & Associates, Inc., July 2020 – 07/2022
Engagement Financial Advisor, Deloitte, April 2017 – July 2020
Assurance Associate, PricewaterhouseCoopers, August 2014 – March 2017

Education:

Master of Science Accounting, Southern Methodist University, 2014
Bachelor of Science Accounting, Southern Methodist University, 2013

CPA - Certified Public Accountant

- CPAs are licensed and regulated by their state boards of accountancy. While state laws and regulations vary, the education, experience and testing requirements for licensure as a CPA generally include minimum college education (typically 150 credit hours with at least a baccalaureate degree and a concentration in accounting), minimum experience levels (most states require at least one year of experience providing services that involve the use of accounting, attest, compilation, management advisory, financial advisory, tax or consulting skills, all of which must be achieved under the supervision of or verification by a CPA), and successful passage of the Uniform CPA Examination.
- In order to maintain a CPA license, states generally require the completion of 40 hours of continuing professional education (CPE) each year (or 80 hours over a two year period or 120 hours over a three year period). Additionally, all American Institute of Certified Public Accountants (AICPA) members are required to follow a rigorous Code of Professional Conduct which requires that they act with integrity, objectivity, due care, competence, fully disclose any conflicts of interest (and obtain client consent if a conflict exists), maintain client confidentiality, disclose to the client any commission or referral fees, and serve the public interest when providing financial services.
- In addition to the Code of Professional Conduct, AICPA members who provide personal financial planning services are required to follow the Statement on Standards in Personal Financial Planning Services (SSPFPS).
- CPAs are licensed and regulated by their state boards of accountancy. While state laws and regulations vary, the education, experience and testing requirements for licensure as a CPA generally include minimum college education (typically 150 credit hours with at least a baccalaureate degree and a concentration in accounting), minimum experience levels (most states require at least one year of experience providing services that involve the use of accounting, attest, compilation, management advisory, financial advisory, tax or consulting skills, all of which must be achieved under the supervision of or verification by a CPA), and successful passage of the Uniform CPA Examination.
- In order to maintain a CPA license, states generally require the completion of 40 hours of continuing professional education (CPE) each year (or 80 hours over a two year period or 120 hours over a three year period). Additionally, all American Institute of Certified Public Accountants (AICPA) members are required to follow a rigorous Code of Professional Conduct which requires that they act with integrity, objectivity, due care,

competence, fully disclose any conflicts of interest (and obtain client consent if a conflict exists), maintain client confidentiality, disclose to the client any commission or referral fees, and serve the public interest when providing financial services.

- In addition to the Code of Professional Conduct, AICPA members who provide personal financial planning services are required to follow the Statement on Standards in Personal Financial Planning Services (SSPFPS).

CFP® - Certified Financial Planner

The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (with flame design) marks (collectively, the “CFP® marks”) are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”).

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board’s studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor’s Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board’s financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- Examination – Pass the comprehensive CFP® Certification Examination. The examination includes case studies and client scenarios designed to test one’s ability to correctly diagnose financial planning issues and apply one’s knowledge of financial planning to real world circumstances;
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP Board’s *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- i. Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of Professional Conduct*, to maintain competence and keep up with developments in the financial planning field; and
- ii. Ethics – Renew an agreement to be bound by the *Standards of Professional Conduct*. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

DISCIPLINARY INFORMATION

None.

OTHER BUSINESS ACTIVITIES

None.

ADDITIONAL COMPENSATION

Sarah Gilligan Sikorski receives no compensation for services provided outside of her employment with Willis Johnson & Associates, Inc.

SUPERVISION

As a representative of Willis Johnson & Associates, Sarah Gilligan Sikorski is supervised by Nick Johnson, the firm's Chief Compliance Officer. Nick Johnson is responsible for ensuring that Sarah Gilligan Sikorski adheres to all required regulations regarding the activities of an Investment Adviser Representative, as well as all policies and procedures outlined in the firm's Code of Ethics and compliance manual. The phone number for Nick Johnson is (713) 439-1200.

John Kenneth Siegel, CFP®

Willis Johnson & Associates, Inc.

5847 San Felipe, Suite 1500
Houston, TX 77057

713-439-1200
www.wjohnsonassociates.com

2024

This brochure supplement provides information about John Kenneth Siegel that supplements the Willis Johnson & Associates, Inc. brochure. You should have received a copy of that brochure. Please contact Nicholas Johnson at 713-439-1200 if you did not receive Willis Johnson & Associates, Inc.'s brochure or if you have any questions about the contents of this supplement.

Additional information about John Kenneth Siegel is available on the SEC's website at www.adviserinfo.sec.gov.

EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

John Kenneth Siegel, born 1967

Business Background:

Sr. Wealth Manager, Willis Johnson & Associates, Inc., January 2024 – Present
Investment Adviser Representative, Willis Johnson & Associates, Inc., October 2018 – Present
Wealth Manager, Willis Johnson & Associates, Inc., October 2018 – January 2024
Unemployed, June 2018 – October 2018
Wealth Strategist, JP Morgan Securities, LLC, November 2015 – June 2018
Vice President, Tanglewood Legacy Advisors, LLC, January 2006 – November 2015

Education:

Macalester College, B.A. Dramatic Arts, 1990

Certified Financial Planner® Certification

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education, (2) stringent code of conduct and standards of practice and (3) ethical requirements that govern professional engagements with clients.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board's studies have determined as necessary.
- Examination – Pass the comprehensive CFP® Certification Examination, a 10-hour exam.
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year).
- Ethics – Agree to be bound by CFP Board's *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- Continuing Education – Complete 30 hours of continuing education hours every two years.
- Ethics – Renew an agreement to be bound by the *Standards of Professional Conduct*.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

EA - Enrolled Agent

- Written Examination: You can become an enrolled agent by demonstrating special competence in tax matters by taking a written examination. This track requires that you:

- Apply to take the Special Enrollment Examination (SEE)
 - Achieve passing scores on all parts of the SEE;
 - Apply for enrollment; and
 - Pass a background check to ensure that you have not engaged in any conduct that would justify the suspension or disbarment of an attorney, CPA, or enrolled agent from practice before the IRS.
-
- IRS Experience: You can become an enrolled agent by virtue of past service and technical experience with the IRS that qualifies you for enrollment. This track requires that you :
 - Possess the years of past service and technical experience specified in Circular 230;
 - Apply for enrollment; and
 - Pass a background check to ensure that you have not engaged in any conduct that would justify the suspension or disbarment of an attorney, CPA, or enrolled agent from practice before the IRS.

DISCIPLINARY INFORMATION

None.

OTHER BUSINESS ACTIVITIES

John Kenneth Siegel is a volunteer Director of the St. Stephen's Endowment Fund, a church endowment. As a board member, he oversees the external investment manager, distribution decisions, development actions, and IRS reporting compliance.

ADDITIONAL COMPENSATION

John Kenneth Siegel receives no investment-related compensation for services provided outside of his employment with Willis Johnson & Associates, Inc.

SUPERVISION

John Kenneth Siegel is supervised by the firm's Chief Compliance Officer, Nick Johnson. Mr. Johnson may be reached at the main number showing on the cover sheet.

Steven Chambers, CFP®, CFA®

Willis Johnson & Associates, Inc.

5847 San Felipe, Suite 1500
Houston, TX 77057

713-439-1200
www.wjohnsonassociates.com

2024

This brochure supplement provides information about Steven Chambers that supplements the Willis Johnson & Associates, Inc. brochure. You should have received a copy of that brochure. Please contact Nicholas Johnson at 713-439-1200 if you did not receive Willis Johnson & Associates, Inc.'s brochure or if you have any questions about the contents of this supplement.

Additional information about Steven Chambers is available on the SEC's website at www.adviserinfo.sec.gov.

EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Steven Chambers, born 1993

Business Background:

Sr. Wealth Manager, Willis Johnson & Associates, January 2024 - Present
Associate Wealth Manager, Willis Johnson & Associates, Inc., July 2021 – January 2024
Investment Adviser Representative, Willis Johnson & Associates, Inc., July 2021 – Present
Financial Analyst, NRG, January 2021 – July 2021
Financial Analyst, Direct Energy, January 2019 – January 2021
Financial Analyst, Infinite Solutions, July 2018 – January 2019
Financial Planner, Ronald Blue Trust, August 2017 – July 2018
Financial Planner, Ronald Blue & Company, October 2016 – August 2017
Client Associate, Mercer Global Advisors, December 2015 – October 2016

Education:

Texas A&M University, Bachelors of Science in Finance – 2015
Blinn College, Associates in Business - 2013

CFP® - Certified Financial Planner

The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (with flame design) marks (collectively, the “CFP® marks”) are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”).

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board’s studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor’s Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board’s financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- Examination – Pass the comprehensive CFP® Certification Examination. The examination includes case studies and client scenarios designed to test one’s ability to correctly diagnose financial planning issues and apply one’s knowledge of financial planning to real world circumstances;

- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP Board's Standards of Professional Conduct, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- I. Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the Code of Ethics and other parts of the Standards of Professional Conduct, to maintain competence and keep up with developments in the financial planning field; and
- II. Ethics – Renew an agreement to be bound by the Standards of Professional Conduct. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

CFA® – Chartered Financial Analyst

The Chartered Financial Analyst (CFA) charter is a globally respected, graduate-level investment credential established in 1962 and awarded by CFA Institute - the largest global association of investment professionals.

There are currently more than 90,000 CFA charter holders working in 134 countries. To earn the CFA charter, candidates must: 1) pass three sequential, six-hour examinations; 2) have at least four years of qualified professional investment experience; 3) join CFA Institute as members; and 4) commit to abide by, and annually reaffirm, their adherence to the CFA Institute Code of Ethics and Standards of Professional Conduct.

High Ethical Standards

The CFA Institute Code of Ethics and Standards of Professional Conduct, enforced through an active professional conduct program, require CFA charter holders to:

- Place their clients' interests ahead of their own
- Maintain independence and objectivity
- Act with integrity
- Maintain and improve their professional competence
- Disclose conflicts of interest and legal matters

Global Recognition

Passing the three CFA exams is a difficult feat that requires extensive study (successful candidates report spending an average of 300 hours of study per level). Earning the CFA charter demonstrates mastery of many of the advanced skills needed for investment analysis and decision making in today's quickly evolving global financial industry. As a result, employers and clients are increasingly seeking CFA charter holders-often making the charter a prerequisite for employment.

Additionally, regulatory bodies in 22 countries and territories recognize the CFA charter as a proxy for meeting certain licensing requirements, and more than 125 colleges and universities around the world have incorporated a majority of the CFA Program curriculum into their own finance courses.

Comprehensive and Current Knowledge

The CFA Program curriculum provides a comprehensive framework of knowledge for investment decision making and is firmly grounded in the knowledge and skills used every day in the investment profession. The three levels of the CFA Program test a proficiency with a wide range of fundamental and advanced investment topics, including ethical and professional standards, fixed-income and equity analysis, alternative and derivative investments, economics, financial reporting standards, portfolio management, and wealth planning.

The CFA Program curriculum is updated every year by experts from around the world to ensure that candidates learn the most relevant and practical new tools, ideas, and investment and wealth management skills to reflect the dynamic and complex nature of the profession.

To learn more about the CFA charter, visit www.cfainstitute.org.

DISCIPLINARY INFORMATION

None.

OTHER BUSINESS ACTIVITIES

Steven Chambers is an instructor at Rice University.

ADDITIONAL COMPENSATION

Steven Chambers receives no compensation for services provided outside of his employment with Willis Johnson & Associates, Inc.

SUPERVISION

As a representative of Willis Johnson & Associates, Steven Chambers is supervised by Nicholas Johnson, the firm's President and Chief Compliance Officer. Nicholas Johnson is responsible for ensuring that Steven Chambers adheres to all required regulations regarding the activities of an Investment Adviser Representative, as well as all policies and procedures outlined in the firm's Code of Ethics and compliance manual. The phone number for Nicholas Johnson is (832) 615-3813.

Brandon Shane Young, CFP®

Willis Johnson & Associates, Inc.

5847 San Felipe, Suite 1500
Houston, TX 77057

713-439-1200
www.wjohnsonassociates.com

2024

This brochure supplement provides information about Brandon Shane Young that supplements the Willis Johnson & Associates, Inc. brochure. You should have received a copy of that brochure. Please contact Nicholas Johnson at 713-439-1200 if you did not receive Willis Johnson & Associates, Inc.'s brochure or if you have any questions about the contents of this supplement.

Additional information about Brandon Shane Young is available on the SEC's website at www.adviserinfo.sec.gov.

EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Brandon Shane Young, born 1980

Business Background:

Wealth Manager, Willis Johnson & Associates, Inc., January 2024 - Present
Associate Wealth Manager, Willis Johnson & Associates, Inc., July 2022 – January 2024
Financial Planning Analyst, Willis Johnson & Associates, Inc., June 2019 – July 2022
Investment Adviser Representative, Willis Johnson & Associates, Inc., June 2019 – Present
Internal Sales Consultant, Invesco, August 2004 – June 2019

Education:

Texas A&M University, B.S. in Economics, May 2004

CFP® - Certified Financial Planner

The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (with flame design) marks (collectively, the “CFP® marks”) are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”).

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board’s studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor’s Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board’s financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- Examination – Pass the comprehensive CFP® Certification Examination. The examination includes case studies and client scenarios designed to test one’s ability to correctly diagnose financial planning issues and apply one’s knowledge of financial planning to real world circumstances;
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP Board’s Standards of Professional Conduct, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- I. Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the Code of Ethics and other parts of the Standards of Professional Conduct, to maintain competence and keep up with developments in the financial planning field; and

- II. Ethics – Renew an agreement to be bound by the Standards of Professional Conduct. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

DISCIPLINARY INFORMATION

None.

OTHER BUSINESS ACTIVITIES

None.

ADDITIONAL COMPENSATION

Brandon Shane Young does not receive any economic benefit from any person, company or organization, other than Willis Johnson & Associates in exchange for providing clients advisory services through Willis Johnson & Associates.

SUPERVISION

As a representative of Willis Johnson & Associates, Brandon Shane Young is supervised by Nicholas Johnson, the firm's President and Chief Compliance Officer. Nicholas Johnson is responsible for ensuring that Brandon Shane Young adheres to all required regulations regarding the activities of an Investment Adviser Representative, as well as all policies and procedures outlined in the firm's Code of Ethics and compliance manual. The phone number for Nicholas Johnson is (713) 439-1200.

Hester Rebekah Broad, CFP®

Willis Johnson & Associates, Inc.

5847 San Felipe, Suite 1500
Houston, TX 77057

713-439-1200
www.wjohnsonassociates.com

This brochure supplement provides information about Hester Rebekah Broad that supplements the Willis Johnson & Associates, Inc. brochure. You should have received a copy of that brochure. Please contact Nicholas Johnson at 713-439-1200 if you did not receive Willis Johnson & Associates, Inc.'s brochure or if you have any questions about the contents of this supplement.

Additional information about Hester Rebekah Broad is available on the SEC's website at www.adviserinfo.sec.gov.

EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Hester Rebekah Broad, born 1979

Business Background:

Investment Adviser Representative, Willis Johnson & Associates, Inc., July 2020 – Present
Associate Wealth Manager, Willis Johnson & Associates, Inc., July 2020 – Present
Associate Wealth Advisor, AltruVista, June 2016 – May 2020
Unemployed, December 2015 – June 2016
Associate Wealth Manager, Resource Consulting Group, May 2012 – December 2015
Financial Associate & Operations Manager, Mercer Advisors, March 2007 – May 2012

Education:

MS Personal Financial Planning, Texas Tech University, 2004

Certified Financial Planner® Certification

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education, (2) stringent code of conduct and standards of practice and (3) ethical requirements that govern professional engagements with clients.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board's studies have determined as necessary.
- Examination – Pass the comprehensive CFP® Certification Examination, a 10-hour exam.
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year).
- Ethics – Agree to be bound by CFP Board's *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals.
- Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:
 - Continuing Education – Complete 30 hours of continuing education hours every two years.
 - Ethics – Renew an agreement to be bound by the *Standards of Professional Conduct*.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

DISCIPLINARY INFORMATION

None.

OTHER BUSINESS ACTIVITIES

None.

ADDITIONAL COMPENSATION

Hester Rebekah Broad does not receive any economic benefit from any person, company, or organization, other than Willis Johnson & Associates in exchange for providing clients advisory services through Willis Johnson & Associates.

SUPERVISION

Hester Rebekah Broad is supervised by the firm's president, Nick Johnson. Mr. Johnson may be reached at the main number showing on the cover sheet.

Mitchell LeRoy, CFP®

Willis Johnson & Associates, Inc.

5847 San Felipe, Suite 1500
Houston, TX 77057

713-439-1200
www.wjohnsonassociates.com

March 21, 2023

This brochure supplement provides information about Mitchell LeRoy that supplements the Willis Johnson & Associates, Inc. brochure. You should have received a copy of that brochure. Please contact Nicholas Johnson at 713-439-1200 if you did not receive Willis Johnson & Associates, Inc.'s brochure or if you have any questions about the contents of this supplement.

Additional information about Mitchell LeRoy is available on the SEC's website at www.adviserinfo.sec.gov.

EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Mitchell LeRoy, born 1995

Business Background:

Associate Wealth Manager, Willis Johnson & Associates, Inc., July 2021 – Present
Financial Planning Analyst, Willis Johnson & Associates, Inc., June 2020 – July 2021
Investment Adviser Representative, Willis Johnson & Associates, Inc., November 2020 - Present

Unemployed, February 2020 – May 2020

Paraplanner, Vaughn Wealth Management, February 2018 – February 2020

Education:

University of Wisconsin-Madison, Bachelor of Science Personal Finance, 2017

Certified Financial Planner® Certification

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education, (2) stringent code of conduct and standards of practice and (3) ethical requirements that govern professional engagements with clients.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board's studies have determined as necessary.
- Examination – Pass the comprehensive CFP® Certification Examination, a 10-hour exam.
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year).
- Ethics – Agree to be bound by CFP Board's *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- Continuing Education – Complete 30 hours of continuing education hours every two years.
- Ethics – Renew an agreement to be bound by the *Standards of Professional Conduct*.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

DISCIPLINARY INFORMATION

None.

OTHER BUSINESS ACTIVITIES

None.

ADDITIONAL COMPENSATION

Mitchell LeRoy receives no compensation for services provided outside of his employment with Willis Johnson & Associates, Inc.

SUPERVISION

As a representative of Willis Johnson & Associates, Mitchell LeRoy is supervised by Nicholas Johnson, the firm's President and Chief Compliance Officer. Nicholas Johnson is responsible for ensuring that Mitchell LeRoy adheres to all required regulations regarding the activities of an Investment Adviser Representative, as well as all policies and procedures outlined in the firm's Code of Ethics and compliance manual. The phone number for Nicholas Johnson is (832) 615-3813.

Odaro Aisueni, CFP®

Willis Johnson & Associates, Inc.

5847 San Felipe, Suite 1500
Houston, TX 77057

713-439-1200
www.wjohnsonassociates.com

January 30, 2024

This brochure supplement provides information about Odaro Aisueni that supplements the Willis Johnson & Associates, Inc. brochure. You should have received a copy of that brochure. Please contact Nicholas Johnson at 713-439-1200 if you did not receive Willis Johnson & Associates, Inc.'s brochure or if you have any questions about the contents of this supplement.

Additional information about Odaro Aisueni is available on the SEC's website at www.adviserinfo.sec.gov.

EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Odaro Aisueni, born 1997

Business Background:

Investment Adviser Representative, Willis Johnson & Associates, Inc., January 2024 – Present
Associate Wealth Manager, Willis Johnson & Associates, Inc., January 2024 – Present
Wealth Planner, Carson Group, September 2022 – January 2024
Financial Planning, Plancorp, May 2020 – August 2022
Student, Texas Tech University, August 2015 – December 2020
Line, Chipotle, January 2016 – December 2019
Student, Clearbrook High School, January 2014 – August 2015
Sports Department, YMCA, January 2015 – August 2015

Education:

B.S. Personal Financial Planning, Texas Tech University, 2021

Designations:

CFP® – Certified Financial Planner

The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (with flame design) marks (collectively, the “CFP® marks”) are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”).

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board’s studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor’s Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board’s financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- Examination – Pass the comprehensive CFP® Certification Examination. The examination includes case studies and client scenarios designed to test one’s ability to correctly diagnose financial planning issues and apply one’s knowledge of financial planning to real world circumstances;
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP Board’s Standards of Professional Conduct, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- I. Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the Code of Ethics and other parts of the Standards of Professional Conduct, to maintain competence and keep up with developments in the financial planning field; and
- II. Ethics – Renew an agreement to be bound by the Standards of Professional Conduct. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

DISCIPLINARY INFORMATION

There are no legal or disciplinary events that are material to a client's or prospective client's evaluation of this advisor business.

OTHER BUSINESS ACTIVITIES

Odaro Aisueni works as a DJ.

Odaro Aisueni works as a volunteer financial planner at Invest STL | Rooted Initiative.

Odaro Aisueni works as a co-chair at (FPA) Financial Planning Association.

Odaro Aisueni works as a writer at nomoneymoproplems.com.

ADDITIONAL COMPENSATION

Odaro Aisueni does not receive any economic benefit from any person, company, or organization, other than Willis Johnson & Associates in exchange for providing clients advisory services through Willis Johnson & Associates.

SUPERVISION

As a representative of Willis Johnson & Associates, Odaro Aisueni is supervised by Nick Johnson, the firm's Chief Compliance Officer. Nick Johnson is responsible for ensuring that Odaro Aisueni adheres to all required regulations regarding the activities of an Investment Adviser Representative, as well as all policies and procedures outlined in the firm's Code of Ethics and compliance manual. The phone number for Nick Johnson is (713) 4391200.

Logan Mulloy

Willis Johnson & Associates, Inc.

5847 San Felipe, Suite 1500
Houston, TX 77057

713-439-1200
www.wjohnsonassociates.com

August 3, 2023

This brochure supplement provides information about Logan Mulloy that supplements the Willis Johnson & Associates, Inc. brochure. You should have received a copy of that brochure. Please contact Nicholas Johnson at 713-439-1200 if you did not receive Willis Johnson & Associates, Inc.'s brochure or if you have any questions about the contents of this supplement.

Additional information about Logan Mulloy is available on the SEC's website at www.adviserinfo.sec.gov.

EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Logan Mulloy, born 1999

Business Background:

Investment Adviser Representative, Willis Johnson & Associates, Inc., February 2023–Present
Financial Planning Analyst, Willis Johnson & Associates, Inc., August 2023 - Present
Client Operations Specialist, Willis Johnson & Associates, Inc., June 2022 – August 2023
Intern, Evidence Wealth, January 2022 – May 2022
Student, July 2018 – April 2022
Wealth Management Intern, Raymond James, May 2020 – December 2021
Student, March 2013 – June 2018
Assistant Coach, CrossFit Point Break, October 2015 – June 2018

Education:

Bachelor of Science Agricultural Economics, Texas A&M University – 2022

DISCIPLINARY INFORMATION

There are no legal or disciplinary events that are material to a client's or prospective client's evaluation of this advisory business.

OTHER BUSINESS ACTIVITIES

Logan Mulloy is not engaged in any investment-related business or occupation (other than this advisory firm).

ADDITIONAL COMPENSATION

Logan Mulloy does not receive any economic benefit from any person, company, or organization, other than Willis Johnson & Associates in exchange for providing clients advisory services through Willis Johnson & Associates.

SUPERVISION

As a representative of Willis Johnson & Associates, Logan Mulloy is supervised by Nick Johnson, the firm's Chief Compliance Officer. Nick Johnson is responsible for ensuring that Logan Mulloy adheres to all required regulations regarding the activities of an Investment Adviser Representative, as well as all policies and procedures outlined in the firm's Code of Ethics and compliance manual. The phone number for Nick Johnson is (713) 439-1200.

Robert W. Lowerre

Willis Johnson & Associates, Inc.

5847 San Felipe, Suite 1500
Houston, TX 77057

713-439-1200
www.wjohnsonassociates.com

This brochure supplement provides information about Robert W. Lowerre that supplements the Willis Johnson & Associates, Inc. brochure. You should have received a copy of that brochure. Please contact Nicholas Johnson at 713-439-1200 if you did not receive Willis Johnson & Associates, Inc.'s brochure or if you have any questions about the contents of this supplement.

Additional information about Robert W. Lowerre is available on the SEC's website at www.adviserinfo.sec.gov.

EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Robert W. Lowerre, born 1976

Business Background:

Portfolio Manager, Willis Johnson & Associates, Inc., July 2020 – Present
Senior Investment Analyst, Willis Johnson & Associates, Inc., June 2014 – July 2020
Senior Investment Analyst, Johnson Bender & Company, January 2005 – May 2014
Registered Representative, FSC Securities Corporation, January 2005 – January 2018

Education:

Houston Baptist University, B.A., Business/Finance, 2002

DISCIPLINARY INFORMATION

None.

OTHER BUSINESS ACTIVITIES

None.

ADDITIONAL COMPENSATION

Robert Lowerre receives no compensation for services provided outside of his employment with Willis Johnson & Associates, Inc.

SUPERVISION

Robert Lowerre is supervised by the firm's president, Nick Johnson. Mr. Johnson may be reached at the main number showing on the cover sheet.

Andrew Calhoun, CFP®

Willis Johnson & Associates, Inc.

5847 San Felipe, Suite 1500
Houston, TX 77057

713-439-1200
www.wjohnsonassociates.com

2023

This brochure supplement provides information about Andrew Calhoun that supplements the Willis Johnson & Associates, Inc. brochure. You should have received a copy of that brochure. Please contact Nicholas Johnson at 713-439-1200 if you did not receive Willis Johnson & Associates, Inc.'s brochure or if you have any questions about the contents of this supplement.

Additional information about Andrew Calhoun is available on the SEC's website at www.adviserinfo.sec.gov.

EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Andrew Calhoun, born 1998

Business Background:

Investment Adviser Representative, Willis Johnson & Associates, Inc., October 2023 – Present
Financial Planning Analyst, Willis Johnson & Associates, Inc., October 2023 – Present
Financial Planning, Briaud Financial Advisors, December 2021 – October 2023
Financial Representative, Northwestern Mutual, September 2021 – November 2021
Unemployed, April 2021 – September 2021
Financial Representative, New York Life, March 2021 – April 2021
Student, Texas A&M University, May 2018 – December 2020
Student, Blinn College, August 2016 – May 2018
Warehouse Operator, United Tool and Fasteners, August 2014 - August 2016
Student, High School, August 2005 - August 2014

Education:

Texas A&M University, Bachelor of Business Administration Finance – 2020

Designations:

CFP® - Certified Financial Planner

The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (with flame design) marks (collectively, the “CFP® marks”) are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”).

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board’s studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor’s Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board’s financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- Examination – Pass the comprehensive CFP® Certification Examination. The examination includes case studies and client scenarios designed to test one’s ability to correctly diagnose financial planning issues and apply one’s knowledge of financial planning to real world circumstances;
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and

- Ethics – Agree to be bound by CFP Board’s Standards of Professional Conduct, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- I. Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the Code of Ethics and other parts of the Standards of Professional Conduct, to maintain competence and keep up with developments in the financial planning field; and
- II. Ethics – Renew an agreement to be bound by the Standards of Professional Conduct. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board’s enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

DISCIPLINARY INFORMATION

There are no legal or disciplinary events that are material to a client’s or prospective client’s evaluation of this advisory business.

OTHER BUSINESS ACTIVITIES

Andrew Calhoun is not engaged in any investment-related business or occupation (other than this advisory firm).

ADDITIONAL COMPENSATION

Andrew Calhoun does not receive economic benefit from any person, company, or organization, other than Willis Johnson & Associates in exchange for providing clients advisory services through Willis Johnson & Associates.

SUPERVISION

As a representative of Willis Johnson & Associates, Andrew Calhoun is supervised by Nicholas Johnson, the firm's Chief Compliance Officer. Nicholas Johnson is responsible for ensuring that Andrew Calhoun adheres to all required regulations regarding the activities of an Investment Adviser Representative, as well as all policies and procedures outlined in the firm’s Code of Ethics and compliance manual. The phone number for Nicholas Johnson is (713) 439-1200.

Lucille Elizabeth Gift, CFP®

Willis Johnson & Associates, Inc.

5847 San Felipe, Suite 1500
Houston, TX 77057

713-439-1200
www.wjohnsonassociates.com

January 31, 2024

This brochure supplement provides information about Lucille Elizabeth Gift that supplements the Willis Johnson & Associates, Inc. brochure. You should have received a copy of that brochure. Please contact Nicholas Johnson at 713-439-1200 if you did not receive Willis Johnson & Associates, Inc.'s brochure or if you have any questions about the contents of this supplement.

Additional information about Lucille Elizabeth Gift is available on the SEC's website at www.adviserinfo.sec.gov.

EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Lucille Elizabeth Gift, born 1998

Business Background:

Sr. Trader, Willis Johnson & Associates, January 2024 - Present
Investment Adviser Representative, Willis Johnson & Associates, March 2023 – Present
Associate Trader, Willis Johnson & Associates, August 2023 – January 2024
Investment Operations Associate, Willis Johnson & Associates, January 2022 – August 2023
Client Operations Associate, Willis Johnson & Associates, July 2021 – December 2021
Client Operations Specialist, Willis Johnson & Associates, July 2020 – June 2021
Student, Texas A&M University, August 2017 – May 2020
Wealth Management Intern, Willis Johnson & Associates, May 2019 – August 2019
Beverage Cart Attendant, Players Concessions Inc., April 2017 – August 2018
Student, DePaul University, August 2016 – March 2017
Student, Austin High School, August 2012 – May 2016
Lifeguard, Travis County Pools, June 2015 – September 2015
Server, Bahama Freeze, LLC, June 2014 – August 2014
Intern, Spirited Food Co., June 2013 – August 2013

Education:

Bachelor of Science Business, Texas A&M University - 2020

CFP® - Certified Financial Planner

The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (with flame design) marks (collectively, the “CFP® marks”) are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”).

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board’s studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor’s Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board’s financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- Examination – Pass the comprehensive CFP® Certification Examination. The examination includes case studies and client scenarios designed to test one’s ability to correctly diagnose financial planning issues and apply one’s knowledge of financial planning to real world circumstances;

- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP Board’s Standards of Professional Conduct, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- I. Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the Code of Ethics and other parts of the Standards of Professional Conduct, to maintain competence and keep up with developments in the financial planning field; and
- II. Ethics – Renew an agreement to be bound by the Standards of Professional Conduct. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board’s enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

DISCIPLINARY INFORMATION

None.

OTHER BUSINESS ACTIVITIES

Lucille Elizabeth Gift is not engaged in any investment-related business or occupation (other than this advisory firm).

ADDITIONAL COMPENSATION

Lucille Elizabeth Gift does not receive any economic benefit from any person, company or organization, other than Willis Johnson & Associates in exchange for providing clients advisory services through Willis Johnson & Associates.

SUPERVISION

As a representative of Willis Johnson & Associates, Lucille Elizabeth Gift is supervised by Nicholas Johnson, the firm’s President and Chief Compliance Officer. Nicholas Johnson is responsible for ensuring that Lucille Elizabeth Gift adheres to all required regulations regarding the activities of an Investment Adviser Representative, as well as all policies and procedures outlined in the firm’s Code of Ethics and compliance manual. The phone number for Nicholas Johnson is (713) 439-1200.

John Alexander Geresi

Willis Johnson & Associates, Inc.

5847 San Felipe, Suite 1500
Houston, TX 77057

713-439-1200
www.wjohnsonassociates.com

2023

This brochure supplement provides information about John Alexander Geresi that supplements the Willis Johnson & Associates, Inc. brochure. You should have received a copy of that brochure. Please contact Nicholas Johnson at 713-439-1200 if you did not receive Willis Johnson & Associates, Inc.'s brochure or if you have any questions about the contents of this supplement.

Additional information about John Alexander Geresi is available on the SEC's website at www.adviserinfo.sec.gov.

EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

John Alexander Geresi, born 1992

Business Background:

Sr. Client Development Specialist, Willis Johnson & Associates, Inc., July 2023 - Present
Investment Adviser Representative, Willis Johnson & Associates, Inc., August 2020 – Present
Client Development Specialist, Willis Johnson & Associates, Inc., March 2020 – July 2023
Unemployed, October 2019 – March 2020
Financial Advisor Trainee, Merrill Lynch, Pierce, Fenner & Smith, November 2018 – October 2019
Financial Advisor, Edward Jones, February 2018 – October 2018
Janitorial Contractor, Preferred Cleaning Service, March 2017 – December 2017
College Student at Loyola Marymount University, May 2011 – August 2017
Co-Founder, Groupt Inc., October 2010 – March 2017
Admin. Temp, Los Angeles Modern Auctions, February 2011 – August 2011

Education:

Loyola Marymount University, Bachelor's Business Administration, 2017

DISCIPLINARY INFORMATION

None.

OTHER BUSINESS ACTIVITIES

None.

ADDITIONAL COMPENSATION

John Alexander Geresi receives no compensation for services provided outside of his employment with Willis Johnson & Associates, Inc.

SUPERVISION

John Alexander Geresi is supervised by the firm's president, Nick Johnson. Mr. Johnson may be reached at the main number showing on the cover sheet.

Adrian Gomez

Willis Johnson & Associates, Inc.

5847 San Felipe, Suite 1500
Houston, TX 77057

713-439-1200
www.wjohnsonassociates.com

2022

This brochure supplement provides information about Adrian Gomez that supplements the Willis Johnson & Associates, Inc. brochure. You should have received a copy of that brochure. Please contact Nicholas Johnson at 713-439-1200 if you did not receive Willis Johnson & Associates, Inc.'s brochure or if you have any questions about the contents of this supplement.

Additional information about Adrian Gomez is available on the SEC's website at www.adviserinfo.sec.gov.

EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Adrian Gomez, born 1993

Business Background:

Investment Adviser Representative, Willis Johnson & Associates, Inc., May 2022 – Present
Director of Operations, Willis Johnson & Associates, Inc., July 2021 – Present
Investment Operations Manager, Willis Johnson & Associates, Inc., March 2020 – July 2021
Investment Operations Specialist, Chilton Capital Management, November 2018 – February 2020
Investment Operations Specialist, The Mitchell Group, Inc., April 2017 – October 2018
Unemployed, December 2016 – April 2017
EIC Technician, Engineering Innovation Center, April 2014 – December 2016
Student, Texas A&M University, September 2012 – April 2014

Education:

Texas A&M University, Bachelor of Science Industrial Engineering, 2016

DISCIPLINARY INFORMATION

There are no legal or disciplinary events that are material to a client's or prospective client's evaluation of this advisory business.

OTHER BUSINESS ACTIVITIES

Adrian Gomez is not engaged in any investment-related business or occupation (other than this advisory firm).

ADDITIONAL COMPENSATION

Adrian Gomez does not receive economic benefit from any person, company, or organization, other than Willis Johnson & Associates in exchange for providing clients advisory services through Willis Johnson & Associates.

SUPERVISION

As a representative of Willis Johnson & Associates, Adrian Gomez is supervised by Nicholas Johnson, the firm's Chief Compliance Officer. Nicholas Johnson is responsible for ensuring that Adrian Gomez adheres to all required regulations regarding the activities of an Investment Adviser Representative, as well as all policies and procedures outlined in the firm's Code of Ethics and compliance manual. The phone number for Nicholas Johnson is (713) 439-1200.

Hunter Anguiano

Willis Johnson & Associates, Inc.

5847 San Felipe, Suite 1500
Houston, TX 77057

713-439-1200
www.wjohnsonassociates.com

2023

This brochure supplement provides information about Hunter Anguiano that supplements the Willis Johnson & Associates, Inc. brochure. You should have received a copy of that brochure. Please contact Nicholas Johnson at 713-439-1200 if you did not receive Willis Johnson & Associates, Inc.'s brochure or if you have any questions about the contents of this supplement.

Additional information about Hunter Anguiano is available on the SEC's website at www.adviserinfo.sec.gov.

EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Hunter Anguiano, born 1994

Business Background:

Investment Adviser Representative, Willis Johnson & Associates, Inc., November 2023 – Present

Client Operations Manager, Willis Johnson & Associates, Inc., July 2023 – Present

Senior Client Operations Specialist, Willis Johnson & Associates, Inc., July 2022 – July 2023

Client Operations Associate, Willis Johnson & Associates, Inc., January 2021 – July 2022

Client Operations Specialist, Willis Johnson & Associates, Inc., May 2020 – January 2021

Wealth Management Intern, Willis Johnson & Associates, January 2020 – May 2020

Community Outreach Coordinator, Chocolate Bayou FCU, May 2018 – January 2020

Team Member, Stars & Stripes, August 2017 – May 2018

Senior Teller, Chocolate Bayou FCU, January 2016 – August 2017

Student, February 2015 – January 2016

Office Assistant, Alvin ISD, August 2013 – February 2015

Education:

University of Houston, Bachelors in Finance - 2020

DISCIPLINARY INFORMATION

There are no legal or disciplinary events that are material to a client's or prospective client's evaluation of this advisory business.

OTHER BUSINESS ACTIVITIES

Hunter Anguiano is not engaged in any investment-related business or occupation (other than this advisory firm).

ADDITIONAL COMPENSATION

Hunter Anguiano does not receive economic benefit from any person, company, or organization, other than Willis Johnson & Associates in exchange for providing clients advisory services through Willis Johnson & Associates.

SUPERVISION

As a representative of Willis Johnson & Associates, Hunter Anguiano is supervised by Nicholas Johnson, the firm's Chief Compliance Officer. Nicholas Johnson is responsible for ensuring that Hunter Anguiano adheres to all required regulations regarding the activities of an Investment Adviser Representative, as well as all policies and procedures outlined in the firm's Code of Ethics and compliance manual. The phone number for Nicholas Johnson is (713) 439-1200.

Megan Cline

Willis Johnson & Associates, Inc.

5847 San Felipe, Suite 1500
Houston, TX 77057

713-439-1200
www.wjohnsonassociates.com

2023

This brochure supplement provides information about Megan Cline that supplements the Willis Johnson & Associates, Inc. brochure. You should have received a copy of that brochure. Please contact Nicholas Johnson at 713-439-1200 if you did not receive Willis Johnson & Associates, Inc.'s brochure or if you have any questions about the contents of this supplement.

Additional information about Megan Cline is available on the SEC's website at www.adviserinfo.sec.gov.

EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Megan Cline, born 1997

Business Background:

Investment Adviser Representative, Willis Johnson & Associates, Inc., December 2023 – Present

Performance Reporting Analyst, Willis Johnson & Associates, Inc., July 2023 – Present

Client Operations Associate, Willis Johnson & Associates, Inc., January 2022 – July 2023

Client Operations Specialist, Willis Johnson & Associates, Inc., December 2020 – January 2022

Professional Clothier/Outside Sales, Q Clothier/Rye 51, September 2018 – December 2020

Client Success Manager, Verus Financial Group, June 2020 – September 2020

Student, March 2018 – September 2018

Administrative Assistant, Top Gun Range, May 2017 – March 2018

Sales Associate, Image Sun, May 2014 – May 2017

Customer Service Representative, Boyert Shooting Center, February 2017 – May 2017

Student, December 2013 – May 2014

Education:

University of Houston, Bachelor of Business Administration Finance - 2019

DISCIPLINARY INFORMATION

There are no legal or disciplinary events that are material to a client's or prospective client's evaluation of this advisory business.

OTHER BUSINESS ACTIVITIES

Megan Cline is not engaged in any investment-related business or occupation (other than this advisory firm).

ADDITIONAL COMPENSATION

Megan Cline does not receive economic benefit from any person, company, or organization, other than Willis Johnson & Associates in exchange for providing clients advisory services through Willis Johnson & Associates.

SUPERVISION

As a representative of Willis Johnson & Associates, Megan Cline is supervised by Nicholas Johnson, the firm's Chief Compliance Officer. Nicholas Johnson is responsible for ensuring that Megan Cline adheres to all required regulations regarding the activities of an Investment Adviser Representative, as well as all policies and procedures outlined in the firm's Code of Ethics and compliance manual. The phone number for Nicholas Johnson is (713) 439-1200.



Privacy Notice

| FACTS WHAT | DOES WILLIS JOHNSON & ASSOCIATES, INC. DO WITH YOUR PERSONAL INFORMATION? |
|--------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Why? | Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share and protect your personal information. Please read this notice carefully to understand what we do. |
| What? | <p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> • Social Security Number and driver's license number • Account balances and income • Credit and payment history <p>When you are no longer our client, we continue to share your information as described in this notice. Any and all calls may be recorded for record-keeping, quality assurance, and training purposes.</p> |
| How? | All financial companies need to share client's personal information to run their everyday business. In the section below, we list the reasons financial companies can share their client's personal information; the reasons Willis Johnson & Associates, Inc. chooses to share; and whether you can limit this sharing. |

| Reasons we can share your personal information | Does Willis Johnson & Associates, Inc. share? | Can you limit this sharing? |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------|-----------------------------|
| For our everyday business purposes – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or to report to credit bureaus. | Yes | No |
| For our marketing purposes – to offer our products and services to you. | No | N/A |
| For joint marketing with other financial companies | No | N/A |
| For our affiliates' everyday business purposes – Information about your transactions and experiences | N/A | N/A |
| For our affiliates to market to you | N/A | N/A |
| For nonaffiliates to market to you | No | N/A |

| | |
|-------------------|---------------------|
| Questions? | Call (713) 439-1200 |
|-------------------|---------------------|

| Who we are | |
|-----------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Who is providing this notice? | Willis Johnson & Associates, Inc. |
| What we do | |
| How does Willis Johnson & Associates, Inc. protect my personal information? | To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. |
| How does Willis Johnson & Associates, Inc. collect my personal information? | <p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> • Open or close an account • Authorize a trade or authorize a direct fee-deduction • Authorize to raise cash • Have a financial plan prepared <p>We may also collect your personal information from other companies.</p> |
| Why can't I limit all sharing? | <p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> • Sharing for affiliates' everyday business purposes – information about your creditworthiness • Affiliates from using your information to market to you • Sharing for nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p> |
| Definitions | |
| Affiliates | <p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <p><i>Willis Johnson & Associates, Inc. has no affiliates.</i></p> |
| Nonaffiliates | <p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <p><i>These include broker/dealers, mutual fund companies, insurance companies and other financial institutions.</i></p> |
| Joint marketing | <p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <p><i>Willis Johnson & Associates, Inc. does not do joint marketing.</i></p> |

Nick Johnson, President