



## Willis Johnson & Associates, Inc.

5847 San Felipe, Ste. 1500  
Houston, TX 77057

Nicholas Johnson:  
713-439-1200  
[www.wjohnsonassociates.com](http://www.wjohnsonassociates.com)

April 28, 2020

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](http://www.adviserinfo.sec.gov).

**ITEM 1: TABLE OF CONTENTS**

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

## **ITEM 2: MATERIAL CHANGES**

The material changes in this brochure from the last annual updating amendment of Willis Johnson & Associates, Inc. on 03/10/2020 are described below. Material changes relate to Willis Johnson & Associates, Inc.'s policies, practices or conflicts of interests.

- . The Firm has updated their assets under management (Item 4).

**ITEM 3: 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, 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.

### **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 2019, the Firm had approximately \$590,548,009.00 of discretionary assets under management and \$14,790,005.00 of non-discretionary assets under management.

## **ITEM 4: 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**

<u>Household Assets under Management*</u>	<u>Annual Fee as % of Assets</u>
First \$750,000 (\$0 - \$750,000)	1.15%
Next \$1,750,000 (\$750,000.01 - \$2,500,000)	0.85%
Next \$2,500,000 (\$2,500,000.01- \$5,000,000)	0.65%
Amounts over \$5,000,000.01	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 \$2,156 per quarter.*

<u>Example Household AUM</u>	<u>Annual Weighted Fee as % of Assets</u>
\$1,000,000	1.08%
\$2,000,000	0.96%
\$3,000,000	0.89%
\$5,000,000	0.80%
\$10,000,000	0.60%

Clients that engaged the firm prior to 2018 may be grandfathered into a legacy fee schedule and can refer to their advisory agreement for their current fee schedule.

**Willis Johnson & Associates – 529 Accounts**

Willis Johnson & Associates does not bill for additional services provided to 529 accounts. These accounts are managed complementary for Asset Management Clients.

WJA's fees may be discounted for friends and family. Discounts may be negotiated and may apply for a limited period of time.

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, the Firm may still be receiving fees/commissions from legacy accounts. Clients are advised that the Firm or its personnel would have received commissions in connection with these sales, creating a conflict of interest with its clients. Commissions earned from selling insurance products comprise a minimum of the Firm's revenue.

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 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 5: PERFORMANCE-BASED FEES AND SIDE-BY-SIDE MANAGEMENT**

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

## **ITEM 6: 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 7: 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 8: DISCIPLINARY INFORMATION**

The Firm has no public disciplinary record.

#### **ITEM 9: 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 the Director of St. Stephen's Endowment Fund, a church endowment fund he oversees the investment manager, distribution decisions and IRS reporting compliance.

Nicholas Johnson is an Adjunct Professor at the University of Houston and receives compensation for the summer finance class he teaches.

Jason Mishaw is an Academic Tutor at Advantage Testing of Houston, LLC.

#### **ITEM 10: 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 non-public 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.

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

### **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 11: 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 12: 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 are Robert W. Lowerre, Investment Operations Manager, 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 13: 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 14: 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 15: 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 16: 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 17: FINANCIAL INFORMATION**

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

# Form ADV Part 3 – Client Relationship Summary

Date: 05/22/2020

## Item 1: Introduction

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](http://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.

## Item 2: Relationships and Services

*Questions to ask us: Given my financial situation, should I choose an investment advisory service? Why or why not? How will you choose investments to recommend to me? What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?*

What 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.

## Item 3: Fees, Costs, Conflicts, and Standard of Conduct

*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?*

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 quarter-end. 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

# Form ADV Part 3 – Client Relationship Summary

Date: 05/22/2020

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.

## Item 4: Disciplinary History

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

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.

## Item 5: Additional Information

**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?*

Your primary contact person is a representative of an investment adviser 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.

# Form ADV Part 3 - Client Relationship Summary

Date: 05/22/2020

## 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.**

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March 24, 2020

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## EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

### **Willis A. Johnson, CFP<sup>®</sup>, 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<sup>®</sup> Certification*

The CFP<sup>®</sup> certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP<sup>®</sup> 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<sup>®</sup> 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<sup>®</sup> 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<sup>®</sup> 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<sup>®</sup> 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<sup>®</sup> 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<sup>®</sup> certification.

## DISCIPLINARY INFORMATION

None.

**OTHER BUSINESS ACTIVITIES**

None.

**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<sup>®</sup>, CFP<sup>®</sup>**

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## EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

### **Nicholas A. Johnson, CFA<sup>®</sup>, 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<sup>®</sup>, 2013

#### CFP<sup>®</sup> - Certified Financial Planner

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

The CFP<sup>®</sup> certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP<sup>®</sup> 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<sup>®</sup> 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<sup>®</sup> 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<sup>®</sup> 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](http://www.cfainstitute.org).

### **DISCIPLINARY INFORMATION**

None.

### **OTHER BUSINESS ACTIVITIES**

Nicholas Johnson is not actively engaged in any other investment-related business or occupation however Nicholas is an Adjunct Professor at the University of Houston. He teaches a finance class in the summer and it doesn't occupy more than 10-15 hours of his time.

### **ADDITIONAL COMPENSATION**

Nicholas Johnson receives no investment-related compensation for services provided outside of his employment with Willis Johnson & Associates, Inc. Nicholas is an Adjunct Professor at the University of Houston and receives compensation for the summer class he teaches.

### **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](http://www.wjohnsonassociates.com)

March 24, 2020

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](http://www.adviserinfo.sec.gov).

## EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

### **Alexis Long, CFP<sup>®</sup>, born 1982**

#### *Business Background:*

Director of Wealth Management, Willis Johnson & Associates, Inc., January 2020 - Present  
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<sup>®</sup> Certification*

The CFP<sup>®</sup> certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP<sup>®</sup> 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<sup>®</sup> 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<sup>®</sup> 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<sup>®</sup> 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<sup>®</sup> 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<sup>®</sup> 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<sup>®</sup> certification.



**DISCIPLINARY INFORMATION**

None.

**OTHER BUSINESS ACTIVITIES**

None.

**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.

## **Robert W. Lowerre**

### **Willis Johnson & Associates, Inc.**

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2020

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](http://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.

# **Jason Matthew Mishaw**

## **Willis Johnson & Associates, Inc.**

5847 San Felipe, Suite 1500  
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[www.wjohnsonassociates.com](http://www.wjohnsonassociates.com)

March 24, 2020

This brochure supplement provides information about Jason Mishaw 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 Jason Mishaw is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

### Jason Matthew Mishaw, born 1985

#### *Business Background:*

Wealth Manager, Willis Johnson & Associates, Inc., June 2015 – Present  
Registered Representative, FSC Corporation, August 2015 – January 2018  
Academic Tutor, Advantage Testing of Houston LLC, September 2009 – Present  
Seasonal Client Associate, Bank of America Merrill Lynch – Smith Warren and Associates,  
May 2014 – May 2015  
Office Supervisor, Liberty Tax Service, January 2010 – May 2012

#### *Professional Designations:*

##### *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 charterholders 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 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 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](http://www.cfainstitute.org).

*Education:*

Rice University, B.S. Biochemistry and Cell Biology; B.A. Economics, May 2009  
University of Houston, Master of Science degree in Finance, May 2016

**DISCIPLINARY INFORMATION**

None.

**OTHER BUSINESS ACTIVITIES**

Jason Mishaw is not actively engaged in any other investment-related business or occupation.

**ADDITIONAL COMPENSATION**

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

**SUPERVISION**

Jason Mishaw is supervised by the firm's President, Nick Johnson. Mr. Johnson may be reached at the main number showing on the cover sheet.

## **John Kenneth Siegel, CFP®**

### **Willis Johnson & Associates, Inc.**

5847 San Felipe, Suite 1500  
Houston, TX 77057

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[www.wjohnsonassociates.com](http://www.wjohnsonassociates.com)

March 24, 2020

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](http://www.adviserinfo.sec.gov).

## EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

### **John Kenneth Siegel, born 1967**

#### *Business Background:*

Investment Adviser Representative, Willis Johnson & Associates, Inc., October 2018 – Present  
Wealth Manager, Willis Johnson & Associates, Inc., October 2018 – Present  
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 the Director of St. Stephen's Endowment Fund, a church endowment fund, where he oversees the investment manager, distribution decisions and IRS reporting compliance.

John Kenneth Siegel is the Treasurer of St. Stephen's Episcopal Church, where he oversees budgeting and financial operations.

#### **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 president, Nick Johnson. Mr. Johnson may be reached at the main number showing on the cover sheet.

# **Brandon Shane Young**

## **Willis Johnson & Associates, Inc.**

5847 San Felipe, Suite 1500  
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[www.wjohnsonassociates.com](http://www.wjohnsonassociates.com)

2020

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](http://www.adviserinfo.sec.gov).

## EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

**Brandon Shane Young, born 1980**

*Business Background:*

Financial Planning Analyst, Willis Johnson & Associates, Inc., June 2019 - Present  
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

## DISCIPLINARY INFORMATION

None.

## OTHER BUSINESS ACTIVITIES

Brandon Shane Young is not actively engaged in any other investment-related business or occupation (other than this advisory firm).

## 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

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July 28, 2020

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](http://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**

Hester Rebekah Broad is not engaged in any investment-related business or occupation (other than this advisory firm).

### **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**

As a representative of Willis Johnson & Associates, Hester Rebekah Broad is supervised by Nick Johnson, the firm's Chief Compliance Officer. Nick Johnson is responsible for ensuring that Hester Rebekah Broad 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.

## **Sarah Gilligan Sikorski, CPA**

### **Willis Johnson & Associates, Inc.**

5847 San Felipe, Suite 1500  
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713-439-1200  
[www.wjohnsonassociates.com](http://www.wjohnsonassociates.com)

2020

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](http://www.adviserinfo.sec.gov).

## EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

### **Sarah Gilligan Sikorski, born 1991**

#### *Business Background:*

Associate Wealth Manager, Willis Johnson & Associates, Inc., July 2020 – Present  
Investment Adviser Representative, Willis Johnson & Associates, Inc., July 2020 - Present  
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).

#### **DISCIPLINARY INFORMATION**

None.

#### **OTHER BUSINESS ACTIVITIES**

None.

#### **ADDITIONAL COMPENSATION**

Sarah Gilligan Sikorski receives no compensation for services provided outside of his 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 Alexander Geresi**

## **Willis Johnson & Associates, Inc.**

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713-439-1200  
[www.wjohnsonassociates.com](http://www.wjohnsonassociates.com)

2020

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](http://www.adviserinfo.sec.gov).

## EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

### John Alexander Geresi, born 1992

#### *Business Background:*

Business Development Associate, Willis Johnson & Associates, Inc., March 2020 – Present  
Investment Adviser Representative, Willis Johnson & Associates, Inc., August 2020 - Present  
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.



## Privacy Notice

<b>FACTS</b>	DOES WILLIS JOHNSON & ASSOCIATES, INC. DO WITH YOUR PERSONAL INFORMATION?
<b>Why?</b>	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.
<b>What?</b>	<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"> <li>Social Security Number and driver's license number</li> <li>Account balances and income</li> <li>Credit and payment history</li> </ul> <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>
<b>How?</b>	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?
<b>For our everyday business purposes</b> – 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
<b>For our marketing purposes</b> – to offer our products and services to you.	No	N/A
<b>For joint marketing with other financial companies</b>	No	N/A
<b>For our affiliates' everyday business purposes</b> – Information about your transactions and experiences	N/A	N/A
<b>For our affiliates to market to you</b>	N/A	N/A
<b>For nonaffiliates to market to you</b>	No	N/A

<b>Questions?</b>	Call (713) 439-1200
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<b>Who we are</b>	
Who is providing this notice?	Willis Johnson & Associates, Inc.
<b>What we do</b>	
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"> <li>• Open or close an account</li> <li>• Authorize a trade or authorize a direct fee-deduction</li> <li>• Authorize to raise cash</li> <li>• Have a financial plan prepared</li> </ul> <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"> <li>• Sharing for affiliates' everyday business purposes – information about your creditworthiness</li> <li>• Affiliates from using your information to market to you</li> <li>• Sharing for nonaffiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p>
<b>Definitions</b>	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <p><i>Willis Johnson &amp; 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 &amp; Associates, Inc. does not do joint marketing.</i></p>

**Nick Johnson, President**