

Form CRS: Johnson Advisors

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Johnson Advisors is an SEC-registered investment adviser. Registration does not imply any level of skill or training. Brokerage and investment advisory services and fees differ, and it is important — especially for retail investors — to understand the differences. Free and simple tools are available to research firms and financial professionals at Investor.gov/CRS. The site also provides educational materials about broker-dealers, investment advisers, and investing.

What investment services and advice can you provide me?

Johnson Advisors offers investment advisory services to retail investors through our interactive website and comprehensive software model. We only offer recommendations and do not have custody or discretion over client accounts. That means that you, the retail investor, have the final say over the purchase or sale of investments. We do not offer financial planning or wrap fee programs, and we do not monitor client accounts. We only offer advice with respect to stocks, bonds, options, real estate, and cryptocurrencies, and we have no minimums for opening or maintaining an account.

Given my financial situation, should I choose an investment advisory service? Why or why not?

Anyone who has money saved up and wants help allocating their assets should consider our investment advisory services. We can help people who have a lot of money saved up and those who are just starting.

How will you choose investments to recommend to me?

We use an asset allocation model based on relative risk aversion. Basically, you tell us what your risk level is, and we do the math to tell you what the optimal asset allocation is.

What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?

My degree is in chemical engineering, so I can do advanced mathematics. Our model is based on published papers that outline the equations to use for optimal asset allocation.

What fees will I pay?

We have no asset-based or wrap fee program fees, and we do not receive any compensation in connection with the sale or purchase of securities. The only fee we charge is a one-time, \$100 fixed fee to access our comprehensive software model through our interactive website. We do not charge any other fees or costs, such as custodian fees, account maintenance fees, fees related to mutual funds and variable annuities, and other transactional fees and product-level fees.

You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce any amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying.

Help me understand how these fees and costs might affect my investments. If I give you \$10,000 to invest, how much will go to fees and costs, and how much will be invested for me?

We charge a \$100 fee to use the software model, so \$100 will go to fees regardless of how much money you have to invest.

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?

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. Here are some examples to help you understand what this means:

We may be encouraged to encourage you to purchase our software model even if your investable assets are insufficient to make a reasonable return on investment because the model is priced as a one-time fixed cost.

We may buy or sell the same securities as those we recommend to our clients in personal accounts. This may create a conflict of interest if a client's transactions can affect the price of the security and we may be encouraged to trade on those movements.

How might your conflicts of interest affect me, and how will you address them?

We charge a flat fee of \$100 no matter how much money you have to invest. If you have a very small amount of money, the fee might be more than the extra money you would make following our advice.

How do your financial professionals make money?

Our financial professionals make money through the payment of the \$100 fixed cost for our comprehensive software model. Client assets, products sold, and complexity of transactions do not affect how our financial professionals are compensated.

Do you or your financial professionals have legal or disciplinary history?

No. Visit Investor.gov/CRS for a free and simple search tool to research us and our financial professionals.

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

No.

Additional Information

Find additional information on our website. A copy can also be requested via phone at (405) 334-9763.

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?

Right now, Johnson Advisors has only a single person who is a registered investment advisor. That would be who you would go to if you have any issues.