

**Part 2B of Form ADV: *Brochure Supplement***

Richard St. John  
Gregory St. John  
Bryan M Totri CFP®  
Christopher Armstrong CFA®, CAIA

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This brochure supplement provides information about the individual(s) listed above that supplements the St. John & Associates, Inc. brochure. You should have received a copy of that brochure. Please contact Richard St John, Chief Compliance Officer, if you did not receive St. John & Associates, Inc.'s brochure or if you have any questions about the contents of this supplement.

Additional information about the individual(s) listed above is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov)

## **Item 2 Educational, Background and Business Experience**

**Full Legal Name:** Richard St. John      **Born:** 1936

### **Education**

- University of Wisconsin, Madison, Wisconsin - 1955-1956
- North Central College, Naperville, Illinois, B.A., Business Administration & Psychology, June 1959
- Farleigh Dickinson University, Rutherford, NJ, Master of Business Administration (MBA) -September 1977
- National Association of Securities Dealers, securities license for Registered Representatives, December 1988
- National Association of Securities Dealers, securities license for Registered Principal, March 1989

### **Business Experience**

Business Background Prior to St. John & Associates, Inc., Richard St John was:

- Vice President of two Fortune 500 companies: Royal Crown Companies and Baker Industries
- President of The Management Group, a venture capital management firm
- Co-Founder and Principal of Pension Securities, a registered broker/dealer firm
- Founder, President and CEO of St. John & Associates, Inc., Registered Investment Advisory Firm 1992 to present

### **Item 3 Disciplinary Information**

Richard St. John has no reportable disciplinary history.

### **Item 4 Other Business Activities**

Richard St. John is a 100% owner with his wife of RR II, LLC, a real estate company from which he receives rental income.

### **Item 5 Additional Compensation**

Richard St. John does not receive any economic benefit from a non-advisory client for the provision of advisory services.

### **Item 6 Supervision**

Richard St. John, CCO, is responsible for all supervision and monitoring of the firm's business. He can be reached at 770-642-7631. Richard reviews employee personal securities transactions on a quarterly basis, oversees all material investment policy changes, and conducts periodic testing to ensure that client objectives and mandates are being met.

## **Item 2 Educational, Background and Business Experience**

**Full Legal Name: Gregory St. John**      **Born: 1967**

### **Education & Experience**

- Georgia Institute of Technology 1986 – 1987
- DeKalb College 1988 – 1990
- Georgia State University 1991 – 1996; Bachelor of Business Administration; Major Field of Study, Decision Science Business Background Preceding Five Years
- Watson Wyatt Company, International Consulting Firm 1989 – 1993; Intern, Actuarial Assistant
- Watson Wyatt Investment Consultant, National Financial Consulting 1993–1999; Research Analyst, Manager of Performance Processing Center
- St. John & Associates, Inc. Registered Investment Advisory Firm 1999 - Present;
- 1999 Investment Analyst; 2001 Promoted to Portfolio Manager;
- 2004 Promoted to Vice President and Portfolio Manager;
- 2011 Promoted to Executive Vice President. In this capacity, he is responsible for assisting in the overall management of the staff in the delivery of financial and client services. He is directly responsible for portfolio management.

## **Item 3 Disciplinary Information**

Gregory St. John has no reportable disciplinary history.

## **Item 4 Other Business Activities**

- Boy Scouts of America – Venture Advisor, Assistant Scoutmaster, District Trainer

## **Item 5 Additional Compensation**

Gregory St. John does not receive any economic benefit from a non-advisory client for the provision of advisory services.

## **Item 6 Supervision**

Richard St. John, CCO, is responsible for all supervision and monitoring of investment advice offered to clients by Greg St. John. He can be reached at 770-642-7631. Richard St. John reviews employee personal securities transactions on a quarterly basis, oversees all material investment policy changes, and conducts periodic testing to ensure that client objectives and mandates are being met. Greg is broadly supervised by Richard St. John, President, through bi-weekly staff meetings and frequent office interaction.

## **Item 2 Educational, Background and Business Experience**

**Full Legal Name:** Bryan M. Totri     **Born:** 1955

### **Education & Experience**

- Greater Hartford Community College 1975 – 1977;
- Computer Science, Business Administration
- City College of San Francisco 1980 – 1982; Degree in Business Administration ·  
University of San Francisco 1984 – 1985; Economics
- Denver College of Financial Planning 1991 – 1993;

Bryan Totri has earned the following designation(s) and is in good standing with the granting authority:

### **Certified Financial Planners™ (CFP®)**

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, administered in 10 hours over a two-day period, 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:

- 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

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.

### **Certified in Blockchain and Digital Assets<sup>SM</sup> (CBDA)**

The CERTIFIED in BLOCKCHAIN and DIGITAL ASSETS, CBDA are Financial Industry Regulatory Authority (FINRA) registered professional certification marks granted by the Digital Assets Council of Financial Professionals. Recipients of the CBDA have studied and are proficient in the fundamentals of blockchain technology, Bitcoin, Ethereum, Central Bank Digital Currencies, Decentralized Finance (DeFi), Non-Fungible Tokens (NFTs), Web3, the Metaverse – in addition to crypto regulation and taxation.

- National Association of Securities Dealers, securities license for Registered Representatives – December 1989 · Filed NASD for inactive status in 1995 Business Background Preceding Five Years ·
- WellSpring Planning, LLC. Registered Investment Advisory Firm; 2000 – 2007, Founder and President;
- St. John & Associates, Inc., Registered Investment Advisory Firm; 2007 – Present, Director, Personal Financial Planning;
- 2010 – Promoted to Vice President of Financial Planning and Services. · In this capacity, he is responsible for managing client personal financial planning and the delivery of financial services.

### **Item 3 Disciplinary Information**

Bryan M. Totri has no reportable disciplinary history.

### **Item 4 Other Business Activities**

- The National Association of Personal Financial Advisors (NAPFA)
- The Financial Planning Association (FPA) · Estate Planning Council of North Georgia (EPCNGA)
- The Digital Assets Council of Financial Professionals (DACFP)

### **Item 5 Additional Compensation**

Bryan M. Totri does not receive any economic benefit from a non-advisory client for the provision of advisory services.

### **Item 6 Supervision**

Richard St. John, CCO is responsible for all supervision and monitoring of investment advice offered to clients by Bryan M. Totri. He can be reached at 770-642-7631. Bryan is broadly supervised by Richard St. John, President, through bi-weekly staff meetings and frequent office interaction.

## **Item 2 Educational, Background and Business Experience**

**Full Legal Name: Christopher Armstrong**      **Born:1972**

### **Education & Experience**

- University of Iowa 1992 – 1995; Bachelor of Business Administration

Christopher Armstrong has earned the following designation(s) and is in good standing with the granting authority:

- Chartered Financial Analyst® or CFA®

The CFA® designation is conferred by the CFA Institute to individuals who demonstrate knowledge of certain investment principles and meet professional conduct requirements. To receive authorization to use the designation, a candidate must meet the following criteria: (1) hold an undergraduate degree (or equivalent, as assessed by the CFA Institute); (2) have four years of acceptable professional work experience involving the investment decision-making process, supervising persons who practice such activities, or teach such activities; (3) study for and successfully complete three exams that test the academic portion of the CFA® program; and (4) pay an annual membership fee. Exam areas of focus include principles and concepts that apply to investment analysis, valuation, and portfolio management. Candidates seeking a CFA® designation must also become a member of the CFA Institute, agree to the CFA Institute's Code of Ethics and Standards governing a candidate's professional conduct on an annual basis, and apply for membership to a local CFA® member society.

- Chartered Alternative Investment Analyst® or CAIA®

The CAIA Charter is the globally recognized credential for professionals managing, analyzing, distributing, or regulating alternative investments. The CAIA Charter designation is the highest standard of achievement in alternative investment education and provides deep knowledge, demonstrated expertise, and global credibility in alternatives. To obtain the CAIA Charter, a candidate must complete the CAIA Charter Holder program comprised of a two-tier exam process. The Level I exam assesses a professional's understanding of various alternative asset classes and knowledge of the tools and techniques used to evaluate the risk-return attributes of each one. The Level II exam assesses how an investment professional would apply the knowledge and analytics learned in Level I within a portfolio management context. Both levels include segments on ethics and professional conduct.

- Ellwood Associates (Now Captrust); Research Analyst 1997-2000
- Brandes Investment Partners; Marketing/Performance Analyst 2000-2002, Project Research Analyst 2002-2003
- Bank of Ireland Asset Management; AVP Sales & Client Services 2003-2005
- Ibbotson Associates (Now Morningstar Investment Management); Senior Consultant 2005-2009, Portfolio Manager 2009-2013
- Invesco; Head of Active Balanced 2013-2014, Director, Manager Selection 2014-2020
- Wealth Enhancement Group; Senior Portfolio Consultant 2022-2022

- Fidelis Private Wealth Partners, Investment Specialist 2023-2023
- St. John Financial; Portfolio Manager 2024-present

### **Item 3 Disciplinary Information**

Christopher Armstrong has no reportable disciplinary history.

### **Item 4 Other Business Activities**

Christopher Armstrong is 100% owner of CK Properties LLC, a personal real estate investing corporation.

### **Item 5 Additional Compensation**

Christopher Armstrong does not receive any economic benefit from a non-advisory client for the provision of advisory services.

### **Item 6 Supervision**

Richard St. John, CCO, is responsible for all supervision and monitoring of investment advice offered to clients by Chris Armstrong. He can be reached at 770-642-7631. Richard St. John reviews employee personal securities transactions on a quarterly basis, oversees all material investment policy changes, and conducts periodic testing to ensure that client objectives and mandates are being met. Chris is broadly supervised by Richard St. John, President, through bi-weekly staff meetings and frequent office interaction.