

Part 2B of Form ADV: *Brochure Supplement*

Gregory St. John
Bryan M Totri CFP®

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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

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

- 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;
- 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 now responsible for the management of the staff in the delivery of financial and investment services to clients, is responsible for the day-to-day management of the firm and assists in the overall management of the firm.

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 direct economic benefit for providing financial services or advise to clients.

Item 6 Supervision

Richard St. John, President and Chief Compliance Officer, is responsible for supervising and monitoring the advisory activities of Gregory St. John. Richard St. John can be reached at 770-642-7631

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 AssetsSM (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 BusinessBackground 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

Greg St. John, Executive Vice President, 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 Greg St. John, EVP, through bi-weekly staff meetings and frequent office interaction.