

**St. John and Associates, Inc**  
**Form CRS Customer Relationship Summary March 2026**

**Introduction**

St. John & Associates, Inc. ("SJA") is registered with the Securities and Exchange Commission (SEC) as an investment adviser. Brokerage and investment advisory services and fees differ and it is important for you to understand these differences. Free and simple tools are available to research firms and financial professionals at [www.investor.gov/CRS](http://www.investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing.

**What investment services and advice can you provide me?**

**INVESTMENT SUPERVISORY SERVICES ("ISS") MODEL PORTFOLIO MANAGEMENT**- Our firm provides portfolio management services to clients using model asset allocation portfolios. Each model portfolio is designed to meet a particular investment goal. Which model a client enters is determined by that client's individual financial plan and/or risk profile. When engaged on a discretionary basis, we directly or through 3<sup>rd</sup> party money managers will buy and sell investments in your account as appropriate without requiring your pre-approval on an ongoing basis unless you notify us in writing otherwise. You may impose reasonable restrictions. **SELECTION AND MONITORING OF THIRD-PARTY MONEY MANAGERS** - We offer advisory management services to our clients through our Selection and Monitoring of Third-Party Money Managers. **FINANCIAL PLANNING** - We provide financial planning services. Financial planning is a comprehensive evaluation determining the client's current and future financial needs by using currently known variables to predict future cash requirements, asset values and withdrawal plans. **PUBLICATION OF PERIODICALS** - St. John & Associates, Inc. publishes a Quarterly Commentary on market conditions, market performance, and market outlook. **PENSION CONSULTING SERVICES** - We also provide several advisory services separately or in combination. While the primary clients for these services will be pension, profit sharing and 401(k) plans, we offer these services, where appropriate, to trusts, estates and charitable organizations. **CONSULTING SERVICES** - Clients can also receive financial advice on a more focused basis. This may include advice in specific area(s) of concern such as college planning, estate planning, retirement planning, or any other specific topic.

Our investment recommendations are not limited to any specific product or service. A minimum of \$250,000 of assets under management is required for this service, however, this account size may be negotiable under certain circumstances.

For additional information, please see Items 4 and 7 of our Form ADV, 2A Brochure (Part 2A) available at: [www.stjohnfinancial.com](http://www.stjohnfinancial.com)

**Conversation Starters.** Ask your financial professional...

- Given my financial situation, should I choose an investment advisory service? Should I choose a brokerage service? Should I choose both types of services? Why or why not?
- How will you choose investments to invest on my behalf?
- What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?

**What fees will I pay?**

**Financial Services with portfolio management** are charged an annual fee between 0.80% - 2.00 % based on the amount of assets under management. A minimum of \$250,000 of assets under management is required for this service. **Portfolio Management with limited financial services** are charged an annual fee between 0.60% - 1.50% based on the amount of assets under management. A minimum of \$250,000 of assets under management is required for this service. **Portfolio Management only** are charged an annual fee (billed quarterly on a prorated basis) 0.40% - 1.00% per year based on assets under management. A minimum of \$250,000 of assets under management is required for this service. Fees paid could create a conflict of interest as described in more detail in our Form ADV, Part 2A. It is important to understand that the more assets held in a client's account under management, the higher the dollar fee is, but the lower the percentage fee may be based on the asset value of the portfolio. There are other fees and costs related to our investment management services

and investments in addition to the principal fees and costs listed above that you will pay directly or indirectly. You should understand that the fees discussed above are specific to what we charge and do not include certain charges imposed by third parties, such as third-party sub-advisors, custodial fees, exchange traded or mutual fund fees and expenses, brokerage fees and commissions, and other fees and taxes on brokerage accounts and securities transactions.

**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.**

For additional information, please see Item 5 of our Form ADV, 2A Brochure (Part 2A) available at:

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

**Conversation Starter.** Ask your financial professional...

- 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?

### **What are your legal obligations to me when providing recommendations as my broker-dealer or 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 recommendations and investment advice we provide you.*

For example, the more assets the client has in his/her account, the more we receive in fees. We therefore have an incentive to encourage a client to increase the assets in his/her account. In addition, our minimum account size is negotiable under certain circumstances and at our discretion. Should we agree to waive this minimum account size, we would receive less compensation for services provided. We, therefore, have a disincentive to waive this minimum.

**Conversation Starter.** Ask your financial professional...

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

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### **How do your financial professionals make money?**

SJA charges fees at the end of each quarter based on the value of a client's portfolio under management. Our advisors are paid a base salary and bonus based upon the previous year's revenue and profit. SJA endeavors at all times to put the interest of its clients first as part of our fiduciary duty as a registered investment adviser.

### **Do your financial professionals have legal or disciplinary history?**

No, our firm and our financial professionals have no disciplinary history. Visit [www.investor.gov/CRS](http://www.investor.gov/CRS) for a free and simple search tool to research us and our financial professionals.

**Conversation Starter.** Ask your financial professional...

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

### **Additional Information**

If you would like additional information or a copy of this disclosure or our Form ADV, Part 2A, please call (770) 642-7631

**Conversation Starter.** Ask your financial professional...

- 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?