

ST. JOHN & ASSOCIATES, INC.

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CRD# 124778

Part 2A of Form ADV

Wrap Fee Program Brochure

This wrap fee program brochure provides information about the qualifications and business practices of St. John & Associates, Inc. (STJI). If you have any questions about the contents of this brochure, please contact us at (770) 642-7631 or advisor@stjohnfinancial.com. 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.

St. John & Associates, Inc. is a registered Investment Advisor. Registration of an Investment Advisor does not imply any level of skill or training. The oral and written communications of an Advisor provide you with information about which you determine to hire or retain an Advisor.

Additional information about St. John & Associates, Inc. is also available on the SEC's website at www.adviserinfo.sec.gov.

Updated: April 2012

Item 2 Material Changes

On July 28, 2010, the United States Securities and Exchange Commission published “Amendments to Form ADV” which amends the disclosure document that we provide to clients as required by SEC Rules.

Our most recent update to Part 2A of Form ADV was made in April 2012 and is a document prepared according to the SEC’s new requirements and rules. As such, this Document is materially different in structure and requires certain new information that our previous brochure did not require.

We chose to provide you with an updated brochure in that the brochure we distributed in 2011 was a Firm Brochure and this has been changed to a Wrap Fee Brochure as directed by the SEC and State of Georgia Securities Division.

This resulted in the change in the content of this brochure as well as its organization.

Substantive changes were made to include information on client accounts held through FTJ FundChoice, LLC, both applying Advisor and Litman/Gregory as portfolio managers.

As a result of the Dodd Frank Legislation our Investment Advisor Registration is being change from the Securities and Exchange Commission to the State of Georgia Securities Division during 2012.

Currently, our Brochure may be requested by contacting Debbie Blackwell, Director of Client Services at (770) 642-7631 or Advisor@stjohnfinancial.com. Our Brochure is also available on our website www.stjohnfinancial.com, also free of charge.

Additional information about St. John & Associates, Inc. is also available via the SEC’s website www.adviserinfo.sec.gov. The SEC’s website also provides information about any persons affiliated with Advisor who are registered, or are required to be registered as investment advisor representatives of St. John & Associates, Inc.

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Item 4 Services, Fees and Compensation

St. John & Associates, Inc. was founded in 1989 by Richard J. St. John. There are five employees including one Certified Financial Planner (CFP), three Investment Advisors, a Director of Client Services and one administrative staff. In addition, there are five others who are engaged as Independent Contractors in financial planning, investment management, accounting and marketing.

St. John & Associates, Inc. is a Financial Advisory firm and a Registered Investment Advisor, domiciled in the state of Georgia. The firm provides personal financial planning, portfolio management, and a wide range of financial services to individuals, families, their trusts, estates and owned businesses. These services may include cash management, debt financing, personal lines of insurance, property and casualty insurance, college funding, tax planning, and estate plans, as well as other more specific services.

Clients engage our firm for either financial services, including portfolio management, or portfolio management only.

Financial planning regularly includes identification of financial problems, cash flow and budgeting, tax planning, risk exposure review, investment management, educational funding, retirement planning, estate planning, charitable goals, small business planning issues, insurance needs and special needs planning. A written evaluation and report of the clients' current financial condition and their goals is provided to the client. The plan also includes implementation of recommendations and quarterly reports of progress and issues to be completed.

All client accounts except employer based plans and those held by Insurance Companies or held for college funding are managed on a household basis as one Portfolio. The others are managed separately, but usually with the same Portfolio Design and Target Asset Allocation.

The specific manner in which fees are charged by St. John & Associates, Inc. is established in the clients' written Fee Agreement with St. John & Associates, Inc. Advisor bills its fees on a quarterly basis in arrears. Clients may elect to be billed directly for fees or to authorize Advisor to debit fees from clients' account. Accounts initiated or terminated during a calendar quarter are charged a prorated fee. Upon termination of any account, unearned fees will be promptly refunded, and any earned, unpaid fees will be due and payable.

The firm has two primary Wrap Fee Program schedules, one for financial services and portfolio management, and the other for portfolio management only.

Portfolio Management

For portfolio management only and for accounts held at Fidelity Investments, Advisor has a wrap fee which includes asset management, trading costs and custodial fees. For portfolio management only clients' annual fees based on assets under management on a sliding scale is as follows:

Values of:	Rate of:
Assets up to \$500,000	1.00% (subject to annual minimum)
From \$500,001 up to \$1,000,000	0.80%
From \$1,000,001 up to \$2,000,000	0.60%
From \$2,000,001 up to \$4,000,000	0.40%

Fees for assets in excess of \$4,000,000 are negotiable on an individual basis.

This fee is invoiced at 25% of the above amount at the end of each quarter. For portfolio management only, the minimum asset under management and held at Fidelity is \$250,000 and the minimum annual fee is \$2,500. Exceptions are made on a case by case basis.

For portfolio management of accounts held as outside custody accounts like annuities and employer based 401(K) plans, third party fees may be charged. Advisor invoices clients for all such accounts separately but under the above schedule without aggregation. Such fees are either paid directly or from their Fidelity accounts at the end of each quarter.

All of the above referenced fee may be debited from one or more accounts, based on taxes and other considerations.

Accounts held at FTJ Fundchoice as custodian do not have a minimum asset size or minimum fee. This service tends to be more appropriate for younger clients and those with smaller account sizes. Such fees of 0.25% at the end of each quarter are invoiced from each clients account and do not include custodial charges which are debited from clients accounts.

Clients may incur special service charges imposed by custodians and brokers, such as foreign taxes, wire transfer and electronic fund fees and certain short-term trading fees. Mutual funds and exchange traded funds also charge their

internal operating costs, which are disclosed in a funds' Prospectus. Such special charges are exclusive of and in addition to the Advisors' fee.

Financial Services and Portfolio Management

For the first year only, due to the front-end work required to develop and build a clients' personal financial plan, the client pays an initial engagement fee of \$2,500 (contract fee) for financial services. The client is then charged 0.25% per quarter at the end of each quarter of assets under management until completion and approval of the clients' financial plan. Generally, no portfolio management is provided and no portfolio management fee is charged until initial planning is completed.

This advanced fee and financial service fee is to cover the cost of preparing the initial personal financial plan and to provide for the financial plan implementation and other financial services as needed.

For financial services and portfolio management, clients' annual fees after completion of the personal financial plan are based on assets under management on a sliding scale as follows:

Values of:	Rate of:
Assets up to \$500,000	2.00% (subject to annual minimum)
From \$500,001 up to \$1,000,000	1.60%
From \$1,000,001 up to \$2,000,000	1.20%
From \$2,000,001 up to \$4,000,000	0.80%

Fees for assets in excess of \$4,000,00 are negotiable on an individual basis.

The minimum asset under management requirement for financial services and portfolio management is \$500,000 with the minimum annual fee being \$10,000. This service is more appropriate for clients with larger portfolios and a need for other financial services. Exceptions are made on a case by case basis.

Clients may at any time choose to change from a financial service client to a portfolio management only client. Portfolio management only clients have financial services available to them on an hourly basis.

The Advisor neither receives or accepts any commissions or third party fees and is paid only by the clients as stated above. Some clients have been grandfathered with lower fees or lower minimum requirements.

A Wrap Fee Program may cost the client more or less than purchasing such services separately.

All employees are paid on a wage or salary basis and no employee or agent is paid any compensation based on a clients fees or program selected.

St. John & Associates does not contract any performance-based fees (fees based on a share of capital gains or on capital appreciation of the assets of a client).

Item 5 Account Requirements and Types of Clients

We offer only Wrap Fee Programs, one is for Portfolio Management only and the other is for Financial Services and Portfolio Management. All clients are engaged in one program or the other.

St. John & Associates is contracted to work with two custodians, Fidelity Investments and FTJ FundChoice, LLC.

As a result of minimum purchase requirements by Fidelity Investments, the minimum portfolio size (including all accounts making up the portfolio) is \$250,000. There is no minimum account size for clients who engage FTJ FundChoice as custodian broker-dealer.

Internally, St. John & Associates has an established asset under management minimum of \$500,000 collectively for all accounts making up the client household portfolio applicable to clients engaged for financial services and portfolio management.

For portfolio management only, St. John & Associates has established minimum assets under management of all accounts making up the household portfolio at \$250,000.

Some exceptions are made to St. John & Associates minimum assets under management per above on a case by case basis. Further, some clients who do not meet these requirements have been grandfathered in.

While St. John & Associates does not specialize in any type of client, our current client population tends to be weighted in professionals including physicians, small business owners and business executives of public corporations.

Financial Service clients tend to be clients who have a variety of financial service needs and/or close to retirement and in need of developing a personal financial plan.

Since all accounts and all portfolios are managed on a discretionary basis, all clients are required to delegate this authority to St. John & Associates.

We provide advice and service to individuals and to private company employer based plans. Services to individuals may include their participation in employer based plan accounts, managed insurance policies, trusts and 529 college savings plans.

Item 6 Portfolio Manager Selection and Evaluation

With one exception, we do not engage portfolio managers for the management of client accounts, and the firms' portfolio management is provided by supervised persons.

The one exception is that a few clients within the FTJ FundChoice, LLC structure have engaged Litman Gregory as their portfolio manager/strategist. The selection and review process is provided by FTJ FundChoice, LLC and reported in their Part 2A of Form ADV Brochure. Please contact us for a copy of this brochure as the clients' investment advisor we determine the advisability of using this strategist. Models selected are based on a clients investment needs.

Portfolios are developed for each client based on the clients' personal financial plan requirement and/or risk assessment and only after the completion of a written set of investment documents. These documents include an investment statement of investment objectives, time frame, policy constraints, and risk tolerance. The document also includes an investment strategy and a portfolio design and target asset allocation. It could also include other investment accounts such as variable Life Insurance and annuities.

All client accounts except employer based plans and those held by insurance companies or as college funding are managed on a household basis as one portfolio. The others are managed separately but usually with the portfolio design and target asset allocation.

St. John & Associates, Inc. does not engage any related person to act as a portfolio manager for our wrap fee program.

Portfolios are tailored to client needs by determining the rate of return needed in support of clients' personal financial plan and/or their risk profile. Based on this information, clients' portfolios are selected in terms of their design, model and target asset allocation to meet this target rate of return. This action is taken based on the preparation and execution of a set of investment documents. Under the clients' investment policy, client does have the right to place restrictions on the sale of individual securities transferred into the portfolio.

All of our clients' accounts are managed with our wrap fee program with the exception of a few accounts which are not managed by the advisor, but under the management control of the client. There is no fee charged for these accounts.

In terms of fee managed accounts, the total amount of all wrap fees are paid to the advisory firm.

Performance Based Fees and Side-by-Side Management

St. John & associates, Inc. does not contract any performance based fees (fees based on a share of capital gains or capital appreciation of the assets of a client). Further, we have no side-by-side management fee arrangements.

Method of Analysis, Investment Strategy and Risk of Loss

While St. John & Associates, Inc. believes its strategies and investment selection is designed to potentially produce the highest possible return for a given level of risk, it cannot guarantee that an investment objective or planning goal will be achieved. Some investment decisions made by the firm and the client could potentially result in loss, which may include the original principal invested. The client must be able to bear the various risks involved in the investment accounts, which may include market risk, currency risk, interest rate risk, liquidity risk and operational risk, among others.

Client portfolios are based on an allocation design provided to Advisor by Ibbotson/Morningstar asset allocation models. They range from conservative to aggressive risk character. Each model contains a wide variety of asset classes and subclasses with differing weightings. More conservative models include a heavier weight in fixed income while more aggressive portfolios are more heavily weighted in equities.

At its discretion, the firm may aggregate accounts (multiple accounts) for the same individual or family for investing, providing they have substantially the same investment profiles.

Asset Allocation and design decisions are made based on clients' Personal Financial Plan requirements and/or Risk Profile, and discussed with the client that in the firms' best judgment; meet the clients' objectives while minimizing risk exposure. St. John & Associates, Inc. typically employs conservative fundamental analysis to develop long term investment strategies.

Prior to beginning the investment process for any client, a set of written investment documents is prepared and executed by the client(s) and Advisor. The clients' portfolio is then designed and managed within the framework of these documents.

Generally, portfolios are constructed with actively managed mutual funds based on Advisors analysis, research of Morningstar data, various other research material and interviews with mutual fund personnel. Advisor selects mutual funds with differing strategies in each asset class, and available on the custodians trading platforms, to maximize portfolio performance, stability and to minimize the highs and lows of the market.

Clients' accounts are managed on a household basis and investments will vary from account to account in light of tax, cash, and other requirements.

As actively managed portfolios, Advisor rebalances each "household" portfolio or account frequently. Each client's portfolio is rebalanced back to its design and target asset allocation periodically. Fidelity portfolios are rebalanced at least monthly. Portfolios at FTJ FundChoice, employer based 401(K) and 403(B) accounts, annuities and some other type of accounts are balanced at least quarterly. Those positions over-weighted are sold and the proceeds reinvested into those securities that are under-weighted.

Periodically, but at least on an annual basis, all mutual funds and other securities are researched, ranked and evaluated to determine if they or others will continue in Advisors' model portfolios based on their three year performance and other performance considerations.

Unless otherwise directed by the client, only liquid securities are purchased for client portfolios and they must have the ability to be sold to cash with settlement within one to two days; however, clients may transfer to Fidelity, for Advisor registration, private or non-traded securities.

Voting Client Securities

As a matter of firm policy and practice, Advisor does have authority to and does vote proxies on behalf of Advisory clients. Advisor retains the responsibility for receiving and voting proxies for any and all securities maintained in client portfolios.

Clients may obtain a copy of St. John & Associates' complete proxy voting policies and procedures upon request. Clients may also obtain information from Advisor about how St. John & Associates voted any proxies on behalf of their account(s).

Item 7 Client Information Provided to Portfolio Managers

We manage all client portfolios with in-house management except for a few accounts managed at FTJ FundChoice. In-house and supervised portfolio management personnel have full access to all client information. In addition, they attend client meetings involving portfolio management and participate in the preparation of client portfolio reports and individual commentaries.

Item 8 Client contact with Portfolio Managers

There are no restrictions on clients' access to in-house portfolio management. Clients can and do talk directly with portfolio managers.

For those clients having accounts through FTJ FundChoice, contact and communication needs to be directed to a financial advisor. Requested information will be provided through an advisor.

Item 9 Additional Information

1. Disciplinary Information

Registered investment advisors are required to disclose to clients and regulators all material facts regarding any legal or disciplinary events related to past or present investment activities.

Neither St. John & Associates, Inc. nor any of its personnel have been the subject of any legal or disciplinary act or event pursuant to the Investment Advisors Act or similar state statutes.

Other Financial Industry Activities

Debbie Blackwell, a related person of the firm holds a Life, Health, Accident and Sickness License with the State of Georgia and in such

capacity she has access to information that enables us to provide insurance consulting services to our clients. This arrangement was recommended to us by the State of Georgia Insurance Commissioner. In that the firm places no insurance nor receives any commissions there is no conflict of interest.

2. Code of Ethics

St John & Associates has adopted a Code of Ethics for all persons of the firm describing its high standard of business conduct, and fiduciary duty to its clients. The Code of Ethics includes provisions relating to the confidentiality for client information, a prohibition on insider trading, a prohibition of rumor mongering, and restrictions on the acceptance significant gifts and business entertainment items, and personal securities trading procedures, among other things. All supervised persons at the firm must acknowledge the terms of the Code of Ethics annually, or as amended.

Employee accounts may be traded in the same securities and at the same time as client accounts. In such circumstances, the employee and client accounts will receive securities at the same net average cost basis. The firm will retain records of the trade order specifying each participating account.

St. John & Associates' clients or prospective clients are provided with a copy of the firms' Code of Ethics.

Neither St. John & Associates, Inc. nor any related person is authorized to recommend to a client, or effect a transaction for a client, involving any security in which the firm or a related person has a material financial interest, such as the capacity as an underwriter, advisor to the issuer, etc. Additionally, employees are prohibited from borrowing from or lending to a client.

In accordance with the firms' ethics policy, St. John & Associates and its related persons may buy or sell securities similar to those purchased for clients accounts, and it may also make recommendations or take action with respect to investments for its clients that may differ in nature or timing from recommendations made to or actions taken for other clients or its employees. At no time, however, will the firm, its employees, or any related party receive preferential treatment over the firms' clients.

All non public, personal information exchanged between the client and the firm will be treated as confidential and will not be disclosed to third parties, except as expressly authorized by the client in writing or as required by law. The firms' current privacy policy will be provided to clients at the inception of the engagement. Thereafter, clients will receive the privacy policy annually or in advance of a policy change.

3. Review of Accounts

All clients go through a process with the Advisory firm in determining the appropriate investment strategy and model portfolio target asset allocation. This process includes the client completing and scoring a risk profile questionnaire, in some cases completing a personal financial plan and executing a set of written investment documents including an investment policy, portfolio model asset allocation and an investment strategy. One of five model portfolio asset allocations is selected by each client based on the targeted annual rate of return required to support their personal financial plan or the clients' risk tolerance, age, timeline, objectives, and need for liquidity.

Each of the five model portfolios ranging from conservative to aggressive have increasing risk characteristics, targeted annual rates of return and equities, fixed income securities and cash weightings. The allocations made within the model portfolios are based on research from Ibbotson/Morningstar and built in the optimization of Money Guide Pro financial planning software used by St John & Associates, Inc. for personal financial planning.

Once completed and approved by the client, the clients' portfolio design cannot be changed without the clients' written approval in investment documents. Changes could occur and be approved by the client as a result of changes in their personal or financial condition or as a result of the personal financial plan annual update or change in risk assessment.

Clients' portfolios are managed on a household basis except custodial, Coverdale, annuities, FTJ FundChoice and employer based plan accounts not held at Fidelity. New clients' portfolios are generally invested on a dollar cost averaging basis in line with their model portfolio asset allocation. Since such investing is done gradually, each

new client's portfolio is reviewed at the end of each quarter. Once substantially invested, it is added to the firm's master portfolio review schedule and rebalanced regularly. The frequency of review and rebalance can be affected by additions and withdrawals from the portfolio and market volatility. Changes could also occur resulting from changes in management, investment style, and/or unacceptable relative performance by mutual funds.

Greg St. John, Executive Vice-President & Portfolio Manager manages all client portfolios. Richard St. John, President oversees these activities and handles this responsibility directly in his absence. Debbie Blackwell works with clients concerning their deposits or withdrawals of cash.

Beginning in 2008, smaller accounts have been held in custody by an alternate platform, FTJ FundChoice. These clients' engagements do not usually include financial planning or financial services, but otherwise follow the same procedure listed above and accounts are managed individually and rebalanced through a custodian and broker/dealer as directed by advisor. These accounts are managed on the basis of the investment strategy and portfolio model asset allocation of St John & Associates, Inc., while some others are invested under the Litman Gregory models.

Clients whose accounts are held at Fidelity receive copies of all trade confirmations electronically or hardcopy quarterly and a monthly statement for every account held by Fidelity. Clients at FTJ FundChoice receive Trade Confirmations and statements on a quarterly basis either by mail or electronically. The monthly or quarterly statements report all activities having taken place in each account, in addition to the holdings and market value of each account.

On a calendar quarterly basis, each client at Fidelity receives a set of portfolio reports that include a General Commentary, Individual Commentary, Portfolio Review Report (summary), Portfolio Rebalance Report and Portfolio Holding Report from St John & Associates, Inc.

The Advisor reports are reconciled to the broker/dealer statement for the end of each quarter. The Reports are also reviewed by the portfolio manager and firm principal to verify that the portfolio was invested in line with the portfolio target asset allocation. The reports are prepared

and reported in accordance with Global Investment Performance Standards (GIPS). The reports include a listing of investments by asset class and the summary changes for the quarter. The Portfolio Review Report compare the portfolio's time weighted rate of return for the quarter, year to date, 3, 5, 7, 10 years and from inception to that of the clients' absolute target rate of return, inflation rate and portfolio blended index rates of return.

For portfolios held at FTJ FundChoice, the broker/dealer trade confirmations and account statements are provided to the client on a quarterly basis by web-site access through the internet at www.ftjfundchoice.com by registering for a password. For invoiced clients at FTJ FundChoice, advisor does provide quarterly general commentaries and each portfolio manager provides their own quarterly commentary.

4. Client Referrals and Other Compensation

Prospects are referred to us from clients, professionals with whom we network and from various websites including the National Association of Personal Financial Advisors (NAPFA), Kudzu, Angies List and our own website www.stjohnfinancial.com. No compensation is paid to any such sources for referrals.

Investment Advisor does retain solicitors' (agents) under agreements in compliance with the Investment Advisors Act of 1940. All clients procured from a solicitor are advised in writing through full disclosure of the compensation and terms of such arrangements and sign the required acknowledgement form. In no event is the client charged an Advisory fee in excess of its fee schedule of any other client or more than it would have been charged had no solicitors' fee been paid.

5. Financial Information

Registered Investment Advisors are required in this item to provide clients with certain financial information or disclosures about St John & Associates, Inc. financial condition. Advisor does not have any financial impairment that will preclude the firm from meeting contractual or fiduciary commitments to clients. A balance sheet is not required to be provided because St John & Associates, Inc. does not serve as a custodian for client funds or securities and does not require prepayment of investment fees.

Advisor has a Business Continuity Plan in place that provides detailed steps to mitigate and recover from the loss of office access, communications, services or key people.

The Business Continuity Plan covers natural disasters such as snow storms, hurricanes, tornadoes, fire, and flooding. The Plan covers man-made disasters such as loss of electrical power, loss of water pressure, fire, bomb threat, nuclear emergency, chemical event, biological event, communications line outage, internet outage, railway accident and aircraft accident. Electronic files are backed up daily and archived on and offsite.

Alternate work locations are identified to support ongoing operations in the event the main office is unavailable. It is our intention to contact all clients within 5 days of the disaster that dictates our moving our office to an alternate location.

Item 10 Requirements for State Registered Advisors

Education and Business Standards

There are standards of education and business or financial experience that are required of those involved in determining and giving investment advice to clients. Such employees are required to have:

1. A college degree or equivalent specialized in business, finance, economics, investments, decision science and related specialties.
2. Five years or more of related experience in business, consulting or research.
3. Portfolio Manager must have a minimum of five years of hands on experience.
4. Financial Planner is required to be a Certified Financial Planner (CFP) holding both the designation and having three years of hands on experience.

Supervised Persons – Education and Business Background

Richard St. John – Born 1936

CRD#1913537

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
- Uniformed Investment Advisor Law Exam Series 65, April 1995
- Certified as a Chartered Mutual Fund Counselor (CMFC) by National Endowment for Financial Education, October 1996

Business Background

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

- President, Co-Owner and Principal of Pension Securities, a registered broker/dealer firm.
- President of The Management Group, a venture capital firm.
- Prior to this, he was the Vice President of two Fortune 500 companies.
- St. John & Associates, Inc., Registered Investment Advisory Firm 1992 to present, Founder, President and CEO.

Disciplinary Information

- None

Professional Activities

- Board of Directors, Sandy Springs Senior Center
- The Gold Shield Foundation of Metro Atlanta

Gregory St. John – Born 1967

CRD#4644685

Education

- 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

1999-2001 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 overseeing staff in delivery on financial and client services. He is directly responsible for portfolio management.

Professional Activities

- CADEF (The Childhood Autism Foundation) – Board of Directors and Treasurer
- Boy Scouts of America – Assistant Troop Leader
- Boy Scouts of America – Venture Advisor
- Northview High School – Assistant Wrestling Coach

Supervision

Greg is supervised by Richard St. John, President, through weekly staff meetings and frequent office interaction

Bryan M. Totri – Born 1955

CRD#2166602

Education

- 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
Certified Financial Planner (CFP)
- 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 – 2010, Director, Personal Financial Planning
2010 – 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.

Disciplinary Information

- None

Professional Activities

- The National Association of Personal Financial Advisors (NAPFA)
- The Financial Planning Association (FPA)

Supervision

Bryan is supervised by Greg St. John, Executive Vice President and Richard St. John, President, through weekly staff meetings and frequent office interaction.

Deborah G. Blackwell – born 1959

Education

- Concord College, Athens, WV
1977 – 1980

Certifications

- Securities License 6 & 63 until 2005, Life Accident & Sickness Insurance License

Business Background Preceding Five Years

- Cherokee Presbyterian Church - Bookkeeper
1994 to present
- Integrity Financial Management – Office Manager
1998 – 2003
- St. John & Associates – Manager of Operations & Client Services
1993 – 2010
2010 Promoted to Director of Client Services

Disciplinary Information

- None

Supervision

Deborah is supervised by Greg St. John, Executive Vice President and Richard St. John, President, through weekly staff meetings and frequent office interaction.

