

# Form ADV Part 2B Brochure Supplement

## Marcus F. Johnson

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### **Item 1 – Cover Page**

Marcus F. Johnson  
Johnson Financial Advisors  
1095 W. Rio Salado Pkwy, Suite 201  
Tempe, AZ 85281-2610  
Ph: 602-242-4000

Date of Supplement: March 2020

**This brochure supplement provides information about Marcus F. Johnson (“Marcus”) that supplements the Philip O. Johnson & Company, Ltd. d/b/a Johnson Financial Advisors (“JFA”) brochure. You should have received a copy of that brochure. Please contact Marcus F. Johnson at 602-242-4000 if you did not receive the JFA brochure or if you have any questions about the contents of this supplement.**

**Additional information about Marcus Johnson is available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

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

**Marcus F. Johnson, Born 1986**

#### **Educational Background:**

Marcus earned a certificate in financial planning from Boston University in 2013 and graduated in Business Management with an emphasis in Finance from the Marriott School of Business at Brigham Young University in 2010.

#### **Business Experience:**

Marcus has been involved in the insurance industry since 2012 and in the securities industry since 2010. In 2010 he joined JFA. Marcus has been affiliated as a Registered Representative with Securities America, Inc. since 2010.

#### **Professional Designation:**

In 2014 Marcus received the professional designation, Certified Financial Planner™ (CFP®) from the Certified Financial Planner Board of Standards, Inc.

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

The Certified Financial Planner™ (CFP®) designation is issued by the Certified Financial Planner Board of Standards, Inc. It is a voluntary certification recognized by the United States and other countries for its (1) high standard of professional education, (2) stringent code of conduct and standards of practice and (3) ethical requirements governing professional engagements with clients.

To receive the CFP® designation, a candidate must meet strict educational and experience requirements. The candidate must also complete a 10-hour exam covering the areas of financial planning, insurance, taxes, investments, retirement planning, and estate planning. After earning the CFP® designation, a Certificant must complete 30 hours of continuing education every two years and renew the agreement to be bound by the Standards of Professional Conduct. Marcus acknowledges his responsibility as a CFP® Certificant to adhere to the standards that have been established in the CFP Board’s Standards of Professional Conduct.

### **Item 3 – Disciplinary Information**

Marcus has no legal or disciplinary events to report.

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

#### **Registered Representative of Securities America, Inc.**

Marcus is a Registered Representative with Securities America, Inc. (“SAI”), a full-service broker-dealer based in Omaha, Nebraska, member FINRA/SIPC.

When acting in his separate capacity as a registered representative of SAI, he may transact in exchange-listed securities, corporate debt securities (other than commercial paper), municipal securities, U.S. government securities, mutual fund shares, exchange traded funds, variable annuities, and other assets. Marcus does not earn commissions in advisory, or “fee-based,” accounts.

Because commissions on transactions in an account may be more or less than an advisory fee for the account would be, Marcus has a financial incentive to recommend the type of account for which he will receive the most compensation. He controls for this conflict of interest by discussing with clients the advantages and disadvantages of establishing a fee-based account through JFA versus establishing a commission-based account through SAI.

In commission-based accounts through SAI, Marcus receives 12b-1 fees from certain mutual fund companies as outlined in the fund’s prospectus. 12b-1 fees come from fund assets, therefore, indirectly from client assets. The receipt of such fees could represent an incentive for him to recommend funds with 12b-1 fees over funds that have no fees or lower fees. Marcus only receives 12b-1 fees in commission-based brokerage accounts. However, if 12b-1 fee-paying mutual funds are held in an advisory account, any 12b-1 fees paid will be credited to the account holder and not retained by Marcus.

#### **Insurance Agent**

Marcus is independently licensed to sell annuities and life and health insurance through various companies. When acting in this capacity, he will receive commissions for selling insurance and annuity products. Thus, Marcus has a financial incentive to recommend the sale of insurance products that pay commissions. This compensation represents a conflict of interest. He controls for this conflict of interest by discussing with clients the advantages and disadvantages of insurance products in general; further, he discusses the relative advantages and disadvantages of different insurance products.

Clients are never obligated or required to purchase insurance products from or through Marcus and may choose any independent insurance agent and insurance company to purchase insurance products. To the extent that insurance products are held in an account managed on a discretionary basis, clients may place reasonable restrictions on JFA’s discretion to transact in these products. Clients should ask JFA how to restrict the discretionary transactions in insurance products. Regardless of the insurance agent selected, the insurance agent or agency will receive normal commissions from the sale.

### **Item 5 – Additional Compensation**

Other than the fees detailed in JFA’s Form ADV Part 2A Disclosure Brochure, Marcus receives no other compensation related to advisory services provided to clients.

### **Item 6 – Supervision**

Phil Johnson is the Chief Compliance Officer of JFA. He is responsible for developing, overseeing and enforcing the firm’s compliance programs that have been established to monitor and supervise the activities and services provided by the firm and its representatives. Phil can be contacted at 602-242-4000.