

Johnson Wealth Management, LLC

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March 29, 2022

This Form ADV 2A (“Disclosure Brochure”) provides information about the qualifications and business practices of Johnson Wealth Management, LLC. If you have any questions about the contents of this Disclosure Brochure, please contact us at (480) 385-7399 and/or marc@eatoncambridge.com. The information in this Brochure has not been approved or verified by the U.S. Securities and Exchange Commission (“SEC”) or by any state securities authority.

Additional information about Johnson Wealth Management, LLC. (CRD# 306504) is available on the SEC’s website at www.adviserinfo.sec.gov by searching our firm name or our CRD# 306504.

Any references to Johnson Wealth Management, LLC. as a registered investment advisor or its related persons as registered advisory representatives does not imply a certain level of skill or training.

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Item 2 - Material Changes

Form ADV 2 is divided into two parts: *Part 2A (the "Disclosure Brochure")* and *Part 2B (the "Brochure Supplement")*. The Disclosure Brochure provides information about a variety of topics relating to an Advisor's business practices and conflicts of interest. The Brochure Supplement provides information about advisory personnel of Johnson Wealth Management, LLC. The Brochure Supplement is separate, but will typically be provided in connection with this Disclosure Brochure.

Johnson Wealth Management, LLC believes that communication and transparency are the foundation of its relationship with Clients and will continually strive to provide its Clients with complete and accurate information at all times. Johnson Wealth Management, LLC encourages all current and prospective Clients to read this Disclosure Brochure and discuss any questions you may have with us. And of course, we always welcome your feedback.

Since our last Annual Amendment dated January 19, 2021, we have the following material changes to report:

- Items 4 and 5: Occasionally we may provide educational seminars to current and potential clients free of charge.

At any time, you may view the current Disclosure Brochure on-line at the SEC's Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching with our firm name or our CRD #306504. You may also request a copy of this Disclosure Brochure at any time, by contacting our office at 480-385-7399.

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Item 4 - Advisory Business

Johnson Wealth Management, LLC (hereinafter “JWML”) is a Limited Liability Company organized in the State of Arizona. The firm was formed in August 2019, and the principal owners are Johnson Wealth Group, LLC and Eaton-Cambridge Inc.

JWML offers the following advisory services to individuals, high net worth individuals, trusts, estates, charitable organizations and business entities (each a “Client” and also referred to as “you”). As previously stated, each of the services is more fully described below.

- Investment Management Services
- Financial Planning Services
- Advisory Services to Retirement Plans
- Educational Workshops/Seminars

Investment Management Services

JWML provides investment management services to individuals, high net worth individuals, pension and profit-sharing plans, charitable organizations, corporations or other businesses that are tailored to meet the needs and investment objectives of the client. We offer discretionary portfolio management services. Subject to any written guidelines, which you may provide, you will grant us discretion and authority to manage your account. Accordingly, our firm is authorized to perform various functions, at your expense, without further approval from you. Such functions include the determination of securities to be purchased or sold and the amount of securities to be purchased or sold. We primarily recommend investment company securities (mutual funds). We also recommend exchange-traded funds ("ETFs") and individual stocks in limited circumstances. Once the portfolio is constructed, we provide continuous supervision and re-optimization of the portfolio as changes in market conditions and your circumstances may require. You may limit our discretionary authority (for example, limiting the types of securities that can be purchased for your account) by providing our firm with your restrictions and guidelines in writing.

Financial Planning Services

We offer various financial planning related services, which assist our clients in the management of their financial resources. Financial planning services are based upon an analysis of your individual needs and begin with one or more information gathering consultations. Once we collect and analyse all documentation gathered during these consultations, we provide a written financial plan designed to achieve your financial goals and objectives. In this way, JWML assists you in developing a strategy for the successful management of income, assets, and liabilities. In general, financial planning services may include any one or all of the following:

- Cash Flow Analysis – Assessment of your present financial situation by collecting information regarding net worth and cash flow statements, tax returns, insurance policies, investment portfolios, pension plans, employee benefit statements, etc. The firm advises on ways to reduce risk, coordinate, and organize records, and estate information.
- Retirement Analysis – Identification of your long-term financial and personal goals and objectives including advice for accumulating wealth for retirement income or appropriate distribution of assets following retirement.
- Portfolio Analysis/Investment Planning – We provide investment alternatives, including asset allocation, and effect on your portfolio. We evaluate economic and tax characteristics of existing

investments as well as their suitability for your objectives.

- Education Savings Analysis – Alternatives and strategies with respect to the complete or partial funding of college or other post-secondary education.
- Estate Analysis – We provide advice with respect to property ownership, distribution strategies, estate tax reduction, and tax payment techniques.

The recommendations and solutions are designed to achieve your desired goals, subject to periodic evaluation of the financial plan, which may require revision to meet changing circumstances. Financial plans are based on your financial situation based on the information provided to the firm. We should be notified promptly of any change to your financial situation, goals, objectives, or needs.

You may choose to accept or reject our recommendations. If you decide to proceed with our recommendations, you may do so either through our investment advisory services or by using the advisory or brokerage provider of your choice.

Advisory Services to Retirement Plans

JWML provides advisory services to qualified retirement plans. Our retirement plan services are designed to assist in the investment management process for employers. JWML provides investment advisory services and assists plan fiduciaries with plan management. Pursuant to the terms of an agreement with the client, JWML may serve as an ERISA Section 3(38) Investment Manager for investment selection, monitoring and construction of model investment portfolios. JWML will also provide recommendations regarding the frequency of rebalancing of the plan participant portfolios. In providing such services, we generally use the same investment strategies and construct similar portfolios as those used with our individual investment management clients. JWML's range of services includes:

- Investment selection, monitoring and model portfolio construction with rebalancing.
- Plan analysis to ensure the plan provisions align with the employer's goals and objectives.
- Employee education meetings, at least annually to educate participants regarding plan provisions, investment options, and the importance of planning for retirement.

In providing services to the Plan, our status is that of an investment adviser registered under the Investment Advisers Act of 1940, and we are not subject to any disqualifications under Section 411 of ERISA. In performing fiduciary services, we are acting either as a non-discretionary fiduciary of the Plan as defined in Section 3(21) under ERISA, or as a discretionary fiduciary of the plan as defined in Section 3(38) under ERISA.

Plan Participants who wish to engage our firm for individualized financial planning or consulting services outside the scope of the qualified plan may do so by executing a separate agreement, including separate fees and fee payment arrangements, with our firm.

Types of Investments

JWML reserves the right to advise you on any other type of investment that it deems appropriate based upon your stated goals and objectives. We may also provide advice on any type of investment held in your portfolio at the inception of the advisory relationship or on any investment on which you request advice.

Educational Seminars

JWML may periodically provide educational seminars for its current and potential clients. While the content

may be informed by current events and emerging financial planning related issues, these seminars will be educational in nature and will not be tailored to any individual client's needs but rather give general information. Access to these seminars will be free to all current and potential clients.

Assets Under Management

As of December 31, 2021, we manage \$4,926,535.00 in client assets on a discretionary basis, and \$0 in client assets on a non-discretionary basis.

Item 5 - Fees and Compensation

Investment Advisory Services

Investment advisory fees will be charged in advance, on a calendar quarterly basis, based upon the value of your portfolio on the last business day of the just completed calendar quarter. Accounts managed for a part of the quarter will be charged a prorated portion of the investment advisory fees for the quarter. Therefore, account(s) opened during the quarter will be initially charged a pro-rated portion of the investment advisory fee. Accounts closed during the quarter will be issued a pro-rated refund of the prepaid investment advisory fee.

Fees will not be adjusted for additional assets deposited into the account(s) after it is opened or for partial withdrawals from the account(s) during a calendar quarter. No fee adjustments will be made for appreciation or depreciation in your account(s).

The investment advisory fees payable upon initial implementation of the account(s) may be paid by you upon receipt of the invoice from JWML or collected directly from the account(s) you have designated. You will provide authorization to JWML to withdraw its advisory fees in the investment advisory agreement you will execute with JWML. Investment advisory fees for all subsequent periods will be charged to and collected directly from your account(s). Additionally, you will be provided with an account statement reflecting the deduction of the investment advisory fee by your custodian. If the account(s) does not contain sufficient funds to pay investment advisory fees, JWML has limited authority to sell or redeem securities in sufficient amounts to pay advisory fees. You may reimburse the account(s) for investment advisory fees paid to JWML, except for ERISA and IRA accounts.

The investment advisory fee schedule is progressive. Therefore, you will pay a fee at each asset level. For example, if you and your spouse have 3 accounts valued at \$500,000, \$500,000 and \$3,000,000 with a total combined value of \$4,000,000, your fee will be calculated as follows:

$$\begin{array}{rclcl}
 \$500,000 & \times & 1.50\% & = & \$7,500 \\
 \$500,000 & \times & 1.00\% & = & \$5,000 \\
 \underline{\$3,000,000} & \times & 0.70\% & = & \underline{\$21,000} \\
 \$4,000,000 & & & & \$33,500 \text{ annually} \\
 \text{Quarterly fee:} & & & &
 \end{array}$$

$$\$33,500 / 4 = \$8,375$$

Account Size	*Maximum Annual Fee (%)
First \$500,000	1.50%
Next \$500,000	1.00%
Next \$3,000,000	0.70%
Over \$4,000,000	0.50%

The fee schedule above will be assessed based on an aggregate value of your managed accounts. Fees are negotiable at the sole discretion of the Advisor. Your fees will be dependent on several factors including time spent with JWML, number of meetings, complexity of your situation, amount of research, services requested, staff resources, investment assets and non-investment income. JWML may change the above fee schedule upon 30-days prior written notice to you. In such instances, the Client and JWML will first enter into a new investment advisory agreement validating the new fee schedule. Fees are negotiable and are not based on a share of capital gains upon or capital appreciation of a Client's account(s).

Notice to California Clients: The Client may be able to attain similar services for a lower fee from other service providers (required disclosure under Rule 260.238(j)).

Other Fees and Expenses

In addition to the investment advisory fees above, you will pay transaction fees for securities transactions executed in your account(s) in accordance with the custodian's transaction fee schedule. Additionally, you may pay fees for custodial services, account maintenance fees, transaction fees, and other fees associated with maintaining the Account. Such fees are not charged by JWML and are charged by the product, broker/dealer or account custodian. JWML does not share in any portion of such fees. Additionally, you may pay your proportionate share of the fund's management and administrative fees and sales charges as well as the mutual fund adviser's fee of any mutual fund they purchase. Such fees are not shared with JWML and are compensation to the fund manager. You should read the mutual fund prospectus prior to investing. The Client should review both the fees charged by the fund(s) and the fees charged by JWML to fully understand the total fees to be paid.

Termination Provisions – Investment Advisory Services

You may terminate investment advisory services obtained from JWML, without penalty, upon written notice within five (5) business days after entering into the investment advisory agreement with JWML. You will be responsible for any fees and charges incurred from third parties as a result of maintaining the account(s) such as transaction fees for any securities transactions executed and account maintenance or custodial fees. Thereafter, either party may terminate investment advisory services upon JWML's receipt of either parties' written notice to terminate the agreement. Should you terminate investment advisory services during a calendar quarter, you will be issued a pro-rated refund of the investment advisory fee from the date of termination to the end of the calendar quarter.

Planning and Consulting Services

Fees for planning and consulting services are as follows:

Fee Type	Maximum Fee	Payable
Financial Planning Fees	\$2,500 to \$10,000	The entire fee is due upon execution of the Agreement between the Client and JWML. Services will be completed within six (6) months.

Termination Provisions – Planning and Consulting Services

You may terminate planning and consulting services obtained from JWML, without penalty, upon written notice within five (5) business days after entering into the planning or consulting agreement with JWML. Thereafter, either party may terminate advisory services by providing the other party written notice of the request to cease and terminate services. You will be responsible for any time spent by JWML. Any refunds due to you will be calculated based on time JWML has invested on your situation and services provided.

Item 6 - Performance-Based Fees and Side-By-Side Management

JWML does not accept performance-based fees or other fees based on a share of capital gains on or capital appreciation of the assets of a client.

Item 7 - Types of Clients

JWML's services are geared toward individuals both high net worth (i.e. Clients with a net worth of \$1,500,000) and other than high net worth, trusts, estates and charitable organizations and corporations or other business entities.

Item 8 - Methods of Analysis, Investment Strategies and Risk of Loss

Our Methods of Analysis and Investment Strategies

JWML's investment philosophy is based on the academic findings of Markowitz, Fama, and French. JWML's management is heavily based on Modern Portfolio Theory and the Efficient Market Hypothesis. Modern portfolio theory (MPT) is a theory of investment which attempts to maximize portfolio expected return for a given amount of portfolio risk, or equivalently minimize risk for a given level of expected return, by carefully choosing the proportions of various assets. MPT is a mathematical formulation of the concept of diversification in investing, with the aim of selecting a collection of investment assets that has collectively lower risk than any individual asset. The efficient-market hypothesis (EMH) asserts that financial markets are "informationally efficient". That is, one cannot consistently achieve returns in excess of average market returns on a risk-adjusted basis, given the information publicly available at the time the investment is made.

For Investment Management clients, JWML develops portfolios based on a long-term asset allocation strategy that is consistent with the client's investment objective and risk tolerance. JWML typically uses academic-based research in analyzing passively managed mutual funds that it recommends to clients. JWML's analyses includes a review of the fund's total operating expenses, portfolio turnover, investment objective, adherence to asset class performance, and investment restrictions and limitations. At present, JWML typically recommends that clients invest in a diversified mix of no-load, passively managed, mutual funds that have low operating expenses, low portfolio turnover, below average capital gains distributions and a fundamental investment objective of investing primarily in a particular asset class. JWML may recommend exchange-traded funds ("ETFs") at times for client portfolios to maintain market exposure while rebalancing the client's portfolio, and in limited circumstances to meet specific client needs, may also recommend other types of securities. JWML receives no compensation or fees from any mutual fund. JWML is not contractually or otherwise committed to use any mutual fund and may use other funds as it deems suitable and appropriate for its clients.

Risk of Loss. Investing in securities involves risk of loss that you should be prepared to bear. We do not represent or guarantee that our services or methods of analysis can or will predict future results, successfully identify market tops or bottoms, or insulate clients from losses due to market corrections or declines. We cannot offer any guarantees or promises that your financial goals and objectives will be met. Past performance is in no way an indication of future performance.

Market Risk. Investors should have a long-term perspective and be able to tolerate potentially sharp declines in market value. The prices of securities held by mutual funds in which clients invest may decline in response to certain events taking place around the world, including those directly involving the companies whose securities are owned by the mutual funds; conditions affecting the general economy; overall market changes; local, regional or global political, social or economic instability; and currency, interest rate and commodity price fluctuations.

Management Risk. JWML's investment approach may fail to produce the intended results. If JWML's perception of the performance of a specific asset class or fund is not realized in the expected time frame, the overall performance of clients' portfolios may suffer.

Equity Risk. Equity securities tend to be more volatile than other investment choices. The value of an individual mutual fund can be more volatile than the market as a whole. This volatility affects the value of the client's overall portfolio. Small-and mid-cap companies are subject to additional risks. Smaller companies may experience greater volatility, higher failure rates, more limited markets, product lines, financial resources, and less management experience than larger companies. Smaller companies may also have a lower trading volume, which may disproportionately affect their market price, tending to make them fall more in response to selling pressure than is the case with larger companies. Investing in individual companies involves inherent risk. The major risks relate to the company's capitalization, quality of the company's management, quality and cost of the company's services, the company's ability to manage costs, efficiencies in the manufacturing or service delivery process, management of litigation risk, the company's ability to create shareholder value (i.e., increase the value of the company's stock price), exposure to government taxation, and domestic political risk.

Recommendation of Particular Types of Securities

We primarily recommend mutual funds and on occasion exchange traded funds (ETFs). However, we may recommend other types of investments as appropriate for you since each client has different needs and different tolerance for risk. Each type of security has its own unique set of risks associated with it and it would not be possible to list here all of the specific risks of every type of investment. Even within the same type of investment, risks can vary widely. However, in very general terms, the higher the anticipated return of an investment, the higher the risk of loss associated with it.

Client portfolios may include some individual equity securities, typically, in situations where disposition of these securities would present an overriding tax implication or the client specifically requests they be retained for personal reasons. In such cases, we work with the client to structure a diversification strategy over time to manage the individual stock risk and tax impact. We typically do not analyze individual stocks when recommending the timing and sale of stocks.

Mutual funds and exchange traded funds are professionally managed collective investment systems that pool money from many investors and invest in stocks, bonds, short-term money market instruments, other mutual funds, other securities, or any combination thereof. The fund will have a manager that trades the fund's investments in accordance with the fund's investment objective. While mutual funds and ETFs generally provide diversification, risks can be significantly increased if the fund is concentrated in a particular sector of the market, primarily invests in small cap or speculative companies, uses leverage (i.e., borrows money) to a significant degree, or concentrates in a particular type of security (i.e., equities) rather than balancing the fund with different types of securities. Exchange traded funds differ from mutual funds since they can be bought and sold throughout the day like stock and their price can fluctuate throughout the day. The returns on mutual funds and ETFs can be reduced by the costs to manage the funds. Also, while some mutual funds are “no load” and charge no fee to buy into or sell out of the fund, other types of mutual funds do charge such fees, which can also reduce returns. Mutual funds can also be “closed end” or “open end.” So-called “open end” mutual funds continue to allow in new investors indefinitely, which can dilute other investors’ interests.

Item 9 - Disciplinary Information

There is no reportable disciplinary information required for JWML or its Supervised Persons that is material to your evaluation of JWML, its business or its management persons. Our backgrounds are on the Investment

Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching with our firm name or our CRD# 306504.

Item 10 - Other Financial Industry Activities and Affiliations

Financial Registration and Affiliations

Neither JWML nor any of its Supervised Persons have any registrations or affiliations with a broker-dealer, futures commission merchant, commodity pool operator, or commodity-trading advisor.

Accounting Affiliations

Robert Korljan is the President of Eaton-CambridgeCPA PC, an accounting firm, providing accounting services and tax preparation JWML may recommend you seek the assistance of accounting services or an accountant. You are not obligated to participate in accounting services through Eaton-CambridgeCPA PC, or Cambridge Tax Advisory, LLC. Should you elect to participate in accounting services through Robert Korljan, Eaton-CambridgeCPA PC, clients may be charged a separate fee for such services. Such compensation will be in addition to any fees paid by you to JWML for advisory services.

Johnson Goff, PLLC, is an accounting firm, providing accounting services and tax preparation. JWML may recommend you seek the assistance of accounting services or an accountant. You are not obligated to participate in accounting services through Johnson Goff, PLLC. Should you elect to participate in accounting services through Johnson Goff, PLLC, clients may be charged a separate fee for such services. Such compensation will be in addition to any fees paid by you to JWML for advisory services. The partners of Johnson Goff, PLLC are shareholders in Johnson Wealth Group, a shareholder in JWML.

Relationship with Third Party Management Programs

JWML does not utilize nor select third-party investment advisers.

Insurance Agency Affiliations

Certain Advisory Persons of JWML also serve as licensed insurance and benefits professionals. Implementations of insurance and benefit recommendations are separate and apart from an Advisory Person's role with JWML. As insurance professionals, Advisory Persons may receive customary commissions and other related revenues from the various insurance companies whose products are sold. Commissions generated by insurance sales do not offset regular investment advisory fees. This may cause a conflict of interest in recommending certain products of the insurance companies. Clients are under no obligation to implement any recommendations made by JWML or its Advisory Persons.

Investment Advisory Firm Affiliations

Robert Korljan, Marc Giannone, Gregory Damian Goodhand, and Nathan Bergstrom are investment adviser representatives with another investment advisory firm, Eaton-Cambridge Inc., and from time to time, may offer clients advice or products from those activities and clients should be aware that these services may involve a conflict of interest. JWML always acts in the best interest of the client and clients are in no way required to use the services of any representative of JWML in connection with such individual's activities outside of JWML.

Item 11 - Code of Ethics, Participation or Interest in Client Transactions and Personal Trading

Code of Ethics

JWML has a fiduciary duty to you to act in your best interest and always place your interests first and foremost. JWML takes seriously its compliance and regulatory obligations and requires all staff to comply with such rules and regulations as well as JWML's policies and procedures. Further, JWML strives to handle your non-public information in such a way to protect information from falling into hands that have no business reason to

know such information and provides you with JWML's Privacy Policy. As such, JWML maintains a code of ethics for its Supervised Persons. The Code of Ethics contains provisions for standards of business conduct in order to comply with federal securities laws, personal securities reporting requirements, pre-approval procedures for certain transactions, code violations reporting requirements, and safeguarding of material non-public information about your transactions. Further, JWML's Code of Ethics establishes the Advisors' expectation for business conduct. A copy of our Code of Ethics will be provided to you upon request.

Participation or Interest in Client Transactions

Neither our firm nor any of our Associated Persons has any material financial interest in client transactions beyond the provision of investment advisory services as disclosed in this Brochure.

Personal Trading Practices

Our firm or persons associated with our firm may buy or sell the same securities that we recommend to you or securities in which you are already invested. A conflict of interest exists in such cases because we have the ability to trade ahead of you and potentially receive more favorable prices than you will receive. To eliminate this conflict of interest, it is our policy that Associated Persons shall not have priority over your account in the purchase or sale of securities.

Item 12 - Brokerage Practices

We recommend the brokerage and custodial services of TD Ameritrade Institutional is a division of TD Ameritrade Inc. ("TD Ameritrade") member FINRA/SIPC. TD Ameritrade is an independent [and unaffiliated] SEC-registered broker-dealer. We believe that TD Ameritrade provides quality execution services for you at competitive prices. Price is not the sole factor we consider in evaluating best execution. We also consider the quality of the brokerage services provided by TD Ameritrade, including the value of research provided, the firm's reputation, execution capabilities, commission rates, and responsiveness to our clients and our firm. In recognition of the value of research services and additional brokerage products and services TD Ameritrade provides, you may pay higher commissions and/or trading costs than those that may be available elsewhere.

We will receive research products and services from TD Ameritrade. These products may include financial publications, information about particular companies and industries, research software, and other products or services that provide lawful and appropriate assistance to our firm in the performance of our investment decision-making responsibilities. Such research products and services are provided to all investment advisers that utilize TD Ameritrade's Institutional Services platform, and are not considered to be paid for with soft dollars. However, you should be aware that the commissions charged by a particular broker for a particular transaction or set of transactions may be greater than the amounts another broker who did not provide research services or products might charge.

While we endeavor at all times to put your interest first as part of our fiduciary duty, you should be aware that the receipt of additional compensation itself creates a conflict of interest.

Brokerage for Client Referrals

We do not receive client referrals from broker-dealers in exchange for cash or other compensation, such as brokerage services or research.

Directed Brokerage

Generally, we require that you direct our firm to execute transactions through TD Ameritrade. As such, we may be unable to achieve the most favorable execution of your transactions and you may pay higher brokerage

commissions than you might otherwise pay through another broker-dealer that offers the same types of services. Not all advisers require their clients to direct brokerage.

Block Trades

JWML generally implements its investment strategies through no-load mutual funds, which are purchased and sold for a transaction fee charged by the client's executing broker. JWML does not aggregate client trades because the trades are executed for a flat fee per fund trade basis or flat AUM based fee and aggregating trades would not result in the reduction of such fees.

Item 13 - Review of Accounts

Asset Management Programs

JWML elects Robert Korljan, Marc Giannone, Gregory Damian Goodhand, or Nathan Bergstrom to review Client portfolio and your financial situation at least annually or as otherwise agreed by you. You may request more frequent reviews and may set thresholds for triggering events that would cause a review to take place. JWML will monitor for changes in the Client's risk tolerance, objectives, time horizon and other Client suitability factors. Further, changes to your financial situation may result in JWML revising the portfolio allocation of your managed accounts.

You are advised that you must notify JWML promptly of any changes to your financial goals, objectives or financial situation as such changes may require JWML to review the portfolio allocation and make recommendations for changes.

You will be provided statements at least quarterly directly from the account custodian. Additionally, you will receive confirmations of all transactions occurring directly from the account custodian. JWML does not on a regular basis provide reports on your managed accounts. However, during reviews, JWML may provide you with various reports to demonstrate the results of your portfolio. You should compare any report provided by JWML with statements received direct from the account custodian. Should there be any discrepancy the account custodian's report will prevail.

Advisory Services

JWML recommends you have at least an annual review and update to any plans. However, the time and frequency of the reviews is solely your decision. Additionally, you will be charged review fees based on the fee schedule disclosed under the program. Other than the initial plan or analysis, there will be no other reports issued.

Item 14 - Client Referrals and Other Compensation

JWML does not directly or indirectly compensate any person who is not a supervised person of JWML for referrals.

Product vendors recommended by JWML may provide monetary and non-monetary assistance with Client events, provide educational tools and resources. JWML does not select products as a result of any monetary or non-monetary assistance. The selection of product is first and foremost. JWML's due diligence of a product does not take into consideration any assistance it may receive. Therefore, this is not considered a conflict of interest but a benefit for you and JWML.

JWML does not engage paid third-party solicitors for Client referrals.

Item 15 - Custody

JWML does not accept or maintain custody of any Client accounts, except for the authorized deduction of the Advisor's fee. All Clients must place their assets with a "qualified custodian". Clients are required to engage the Custodian to retain their funds and securities and direct JWML to utilize the Custodian for the Client's security transactions. In connection with the deduction of the Advisor's fee, JWML will provide the Client a report itemizing the fee, including the calculation period covered by the fee, the account value and the methodology used to calculate the fee. JWML encourages Clients to review statements provided by the account Custodian. For more information about custodians and brokerage practices, see "Item 12 - Brokerage Practices".

Item 16 - Investment Discretion

JWML shall manage your account(s) on a discretionary basis. You will grant such authority to JWML by execution of the advisory agreement. You may terminate discretionary authorization at any time upon receipt of written notice to JWML.

Additionally, you are advised that:

- 1) You may set parameters with respect to when account(s) should be rebalanced and set trading restrictions or limitations;
- 2) Your written consent is required to establish any mutual fund, variable annuity, or brokerage account;
- 3) With the exception of deduction of JWML's advisory fees from the account, if you have authorized automatic deductions, JWML will not have the ability to withdraw your funds or securities from the account.

Item 17 - Voting Client Securities

Proxy Voting

We will not vote proxies. At your request, we may offer you advice regarding corporate actions and the exercise of your proxy voting rights. If you own shares of applicable securities, you are responsible for exercising your right to vote as a shareholder.

Class Action Lawsuits

We do not determine if securities held by you are the subject of a class action lawsuit. Moreover, we do not determine whether you are eligible to participate in class action settlements or litigation nor do we initiate or participate in litigation to recover damages on your behalf. At your request, we may offer you advice regarding corporate actions.

Item 18 - Financial Information

Neither JWML, nor its owner has any adverse financial situations that would reasonably impair the ability of JWML to meet all obligations to its Clients. JWML is not required to deliver a balance sheet along with this Disclosure Brochure as the Advisor does not collect fees of \$1,200 or more for services to be performed six months or more in advance.

**FORM ADV PART 2B
BROCHURE SUPPLEMENT**

**Robert R. Korljan,
CPA/PFS,
JOHNSON WEALTH MANAGEMENT, LLC
5090 N. 40th Street Suite 205
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P: 480-385-7391
(CRD# 2313014)**

www.EatonCambridge.com

This Form ADV2B (“Brochure Supplement”) provides information about Robert R. Korljan that supplements the Johnson Wealth Management, LLC. Disclosure Brochure. You should have received a copy of that Disclosure Brochure. Please contact Marc T. Giannone, Partner and Chief Compliance Officer, if you did not receive Johnson Wealth Management, LLC.’s Disclosure Brochure or if you have any questions about the contents of this Brochure Supplement.

Additional information about Robert R. Korljan is available on the SEC’s website at www.adviserinfo.sec.gov.

Robert R. Korljan, CPA/PFS

Item 2 - Educational Background and Business Experience

Year of Birth: 1952

Education:

Name of School	Year Graduated	Degree	Major
Arizona State University	1974	BS	Accounting
Covenant Theological Seminary M. Div	1984	M. Div	Theology

Professional Designations:

- Certified Public Accountant (CPA) – 1975

CPAs are licensed and regulated by their state boards of accountancy. While state laws and regulations vary, the education, experience and testing requirements for licensure as a CPA generally include minimum college education (typically 150 credit hours with at least a baccalaureate degree and a concentration in accounting), minimum experience levels (most states require at least one year of experience providing services that involve the use of accounting, attest, compilation, management advisory, financial advisory, tax or consulting skills, all of which must be achieved under the supervision of or verification by a CPA), and successful passage of the Uniform CPA Examination. In order to maintain a CPA license, states generally require the completion of 40 hours of continuing professional education (CPE) each year (or 80 hours over a two year period or 120 hours over a three year period). Additionally, all American Institute of Certified Public Accountants (AICPA) members⁵ are required to follow a rigorous *Code of Professional Conduct* which requires that they act with integrity, objectivity, due care, competence, fully disclose any conflicts of interest (and obtain Client consent if a conflict exists), maintain Client confidentiality, disclose to the Client any commission or referral fees, and serve the public interest when providing financial services. The vast majority of state boards of accountancy have adopted the AICPA's *Code of Professional Conduct* within their state accountancy laws or have created their own.

- Personal Financial Specialist (PFS) – 1995

The PFS credential demonstrates that an individual has met the minimum education, experience and testing required of a CPA in addition to a minimum level of expertise in personal financial planning. To attain the PFS credential, a candidate must hold an unrevoked CPA license, fulfill 3,000 hours of personal financial planning business experience, complete 80 hours of personal financial planning CPE credits, pass a comprehensive financial planning exam and be an active member of the AICPA. A PFS credential holder is required to adhere to AICPA's *Code of Professional Conduct*, and is encouraged to follow AICPA's *Statement on Responsibilities in Financial Planning Practice*. To maintain their PFS credential, the recipient must complete 60 hours of financial planning CPE credits every three years. The PFS credential is administered through the [AICPA](#).

⁵ This description represents the requirements as of 1/1/2011. It is the responsibility of the adviser to disclose the qualifications in place when he or she attained the credential.

Business Background:

Name of Employer	Type of Business	Title	Period of Employment
Eaton-Cambridge Inc.	Advisory and Financial Planning	Founder, President	1999 to Present
Eaton-CambridgeCPA PC	Accounting Firm	President and Accountant	10/2017 to Present
Johnson Wealth Management, LLC	Advisory and Financial Planning	Wealth Manager, Partner	02/2020 to Present
Corporate Benefit Services, Inc.	Payroll Services and Insurance	President	07/2002 to Present
The Bridge Tax Advisory, LLC	Tax Consulting	Member	06/2016 to 12/2016
Cambridge Tax Advisory, LLC	Tax Consulting	Member	10/2004 to Present
Roosevelt Community Church	Church	Pastor	06/2003 to Present
Robert Korljan, LTD	Accounting Firm	President, CPA	1992 to 04/2017

Item 3 - Disciplinary Information

Robert Korljan is not subject to legal or disciplinary events that are material to a Client or prospective client's evaluation of him or the services offered by him.

Item 4 - Other Business Activities

Accounting Firm

Robert Korljan is the President of Eaton-CambridgeCPA PC, an accounting firm, providing accounting services and tax preparation. Additionally, Robert Korljan offers tax-consulting services through Cambridge Tax Advisory, LLC. The services of Cambridge Tax Advisory, LLC are not offered to clients of Johnson Wealth Management, LLC. Johnson Wealth Management, LLC may recommend you seek the assistance of accounting services or an accountant. You are not obligated to participate in accounting services through Robert Korljan, Eaton-CambridgeCPA PC. Should you elect to participate in accounting services through Robert Korljan, Eaton-CambridgeCPA PC, clients may be charged a separate fee for such services. Such compensation will be in addition to any fees paid by you to Johnson Wealth Management, LLC for advisory services.

Payroll Firm

Robert Korljan owns Corporate Benefit Services, Inc. is a company that offers payroll services to clients of the CPA firm. They prepare the quarterly payroll forms and year end W-2's.

Insurance Agency Affiliation

Robert Korljan is also a licensed insurance professional in the State of Arizona. Robert Korljan will obtain necessary licensing in other states, as applicable, prior to engaging in insurance business with a Client outside of Arizona. Implementation of insurance and benefit recommendations are separate and apart from Robert Korljan's role with Johnson Wealth Management, LLC. As an insurance professional, Robert Korljan may receive customary commissions and other related revenues from the various insurance companies whose products are sold. Commissions generated by insurance sales do not offset regular investment advisory fees. This may cause a conflict of interest in recommending certain products of the insurance companies. Clients are under no obligation to implement any recommendations made by Johnson Wealth Management, LLC or Robert Korljan.

Real Estate Investments

Robert Korljan also owns several investment properties throughout the Scottsdale, AZ area. Clients are not solicited to invest in these real estate holdings.

Eaton-Cambridge Inc.

Robert Ralph Korljan is an investment adviser representative with another investment advisory firm, Eaton-Cambridge Inc., and from time to time, may offer clients advice or products from those activities and clients should be aware that these services may involve a conflict of interest. JWML always acts in the best interest of the client and clients are in no way required to use the services of any representative of JWML in connection with such individual's activities outside of JWML.

Item 5 - Additional Compensation

Robert Korljan has additional business activities where compensation is received. These business activities are detailed above.

Item 6 - Supervision

Supervision and oversight of the activities conducted through Johnson Wealth Management, LLC is conducted by Marc Giannone Chief Compliance Officer of Johnson Wealth Management, LLC. Marc Giannone can be contacted at (480) 385-7392. Marc Giannone reviews Robert's work through frequent office interactions as well as remote interactions. Marc Giannone also reviews Robert's activities through our client management system. Marc Giannone has procedures in place to be aware of any outside business activities engaged in by supervised persons of Johnson Wealth Management, LLC, oversee communications with the public, and review personal trading activities of supervised persons of Johnson Wealth Management, LLC as well as in any account(s) over which they have direct or indirect beneficial interest.

Additionally, Robert Korljan has implemented a structure so that his personal securities transactions are reviewed by Marc Giannone.

**FORM ADV PART 2B
BROCHURE SUPPLEMENT**

Marc T. Giannone CFP®, RICP
Johnson Wealth Management, LLC
5090 N. 40th Street Suite 205
Phoenix, AZ 85018
P: 480-385-7392
CRD# 5781192

www.EatonCambridge.com

This Form ADV2B (“Brochure Supplement”) provides information about Marc T. Giannone that supplements the Johnson Wealth Management, LLC. Disclosure Brochure. You should have received a copy of that Disclosure Brochure. Please contact Marc T. Giannone, Partner and Chief Compliance Officer, if you did not receive Johnson Wealth Management, LLC’s Disclosure Brochure or if you have any questions about the contents of this Brochure Supplement.

Additional information about Marc T. Giannone is available on the SEC’s website at www.adviserinfo.sec.gov.

Marc T. Giannone CFP®, RICP

Educational Background and Business

Experience Year of Birth: 1983

Education:

Name of School	Year Graduated	Degree	Major
Monroe Community College			Liberal Arts
Messiah College	2006	BS	Business Administration

Business Background:

Name of Employer	Type of Business	Title	Period of Employment
Eaton-Cambridge Inc.	Advisory and Financial Planning	Partner, Chief Compliance Officer	05/2012 to Present
Eaton-CambridgeCPA PC	Accounting Firm	Partner	01/2020 to Present
Johnson Wealth Management, LLC	Advisory and Financial Planning	Wealth Manager, Partner	02/2020 to Present
The Bridge Tax Group, LLC	Tax Consulting	Member	06/2016 to 12/2016
Merrill Lynch, Pierce, Fenner & Smith, Inc.	Broker/Dealer	Registered Representative	04/2010 to 05/2012

Professional Designation

Retirement Income Certified Professional (RICP)

A professional designation for experienced financial professionals who wish to become experts in retirement income planning. A Retirement Income Certified Professional helps retirees and near-retirees develop a plan for managing and using the assets they have accumulated for retirement in order to live within a realistic budget and not run out of money prematurely.

CFP® - Certified Financial Planner

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 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.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board’s enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

Item 3 - Disciplinary Information

Marc Giannone is not subject to legal or disciplinary events that are material to a Client or prospective client’s evaluation of him or the services offered by him.

Item 4 - Other Business Activities

Insurance Agency Affiliation

Marc Giannone is also a licensed insurance professional in the State of Arizona. Marc Giannone will obtain necessary licensing in other states, as applicable, prior to engaging in insurance business with a Client outside of Arizona. Implementation of insurance and benefit recommendations are separate and apart from Marc Giannone’s role with Johnson Wealth Management, LLC. As an insurance professional, Marc Giannone may receive customary commissions and other related revenues from the various insurance companies whose products are sold. Commissions generated by insurance sales do not offset regular investment advisory fees. This may cause a conflict of interest in recommending certain products of the insurance companies. Clients are under no obligation to implement any recommendations made by Johnson Wealth Management, LLC or Marc Giannone.

Eaton-CambridgeCPA P.C.

Marc Giannone is a partner of, and provides tax/charitable gift planning consulting services to Eaton-CambridgeCPA P.C.

Eaton-Cambridge, Inc.

Marc Thomas Giannone is an investment adviser representative with another investment advisory firm, Eaton-Cambridge Inc., and from time to time, may offer clients advice or products from those activities and clients should be aware that these services may involve a conflict of interest. JWML always acts in the best interest of the client and clients are in no way required to use the services of any representative of JWML in connection with such individual's activities outside of JWML.

Item 5 - Additional Compensation

Marc Giannone has additional business activities where compensation is received. These business activities are detailed above.

Item 6 – Supervision

Supervision and oversight of the activities conducted through Johnson Wealth Management, LLC. is conducted by Marc Giannone, Partner and Chief Compliance Officer of Johnson Wealth Management, LLC. Marc Giannone's advisory activities are monitored by Robert Korljan. Additionally, Marc is bound by the Firm's Compliance Manual and Code of Ethics. Marc Giannone has procedures in place to be aware of any outside business activities engaged in by Supervised Persons of Johnson Wealth Management, LLC, oversee communications with the public, and review personal trading activities of Supervised Persons of Johnson Wealth Management, LLC as well as in any account(s) over which they have direct or indirect beneficial interest. Robert Korljan, in turn, supervises Marc Giannone. Robert Korljan can be contacted at (480) 385-7391.

Additionally, Robert Korljan reviews the personal securities transactions of Marc Giannone.

**FORM ADV PART 2B
BROCHURE SUPPLEMENT**

Gregory (“Damian”) D. Goodhand
Johnson Wealth Management, LLC
5090 N. 40th Street Suite 205
Phoenix, AZ 85018
P: 480-385-7393
CRD# 6194646

WWW.EatonCambridge.com

This Form ADV2B (“Brochure Supplement”) provides information about Gregory (“Damian”) D. Goodhand that supplements the Johnson Wealth Management, LLC. Disclosure Brochure. You should have received a copy of that Disclosure Brochure. Please contact Marc T. Giannone, Partner and Chief Compliance Officer, if you did not receive Johnson Wealth Management, LLC.’s Disclosure Brochure or if you have any questions about the contents of this Brochure Supplement.

Additional information about Gregory D. Goodhand is available on the SEC’s website at www.adviserinfo.sec.gov.

Gregory (“Damian”) D. Goodhand

Educational Background and Business Experience Year of Birth:

1981

Education:

Name of School	Year Graduated	Degree	Major
University of Arizona	2013	BS	Finance

Business Background:

Name of Employer	Type of Business	Title	Period of Employment
Eaton-Cambridge Inc.	Advisory and Financial Planning	Director of Operations and Client Services, Investment Adviser Representative	08/2016 to Present
Johnson Wealth Management, LLC	Advisory and Financial Planning	Director of Operations and Client Services, Investment Adviser Representative	08/2020 to Present
Charles Schwab	Advisory and Financial Planning	Client Service Associate	01/2015 to 08/2016
The Home Depot	Home Goods	Delivery Will-Call Coordinator	04/2014 to 01/2015
Edward Jones	Advisory and Financial Planning	Branch Training Intern	06/2013 to 08/2013
The Home Depot	Home Goods	Garden Supervisor, InFocus Captain, Appliance Specialist, Hardware Associate	08/2007 to 04/2014

Item 3 - Disciplinary Information

Gregory Damian Goodhand is not subject to legal or disciplinary events that are material to a Client or prospective client’s evaluation of him or the services offered by him.

Item 4 - Other Business Activities

Eaton-Cambridge, Inc.

Gregory Damian Goodhand is an investment adviser representative with another investment advisory firm, Eaton-Cambridge Inc., and from time to time, may offer clients advice or products from those activities and clients should be aware that these services may involve a conflict of interest. JWML always acts in the best interest of the client and clients are in no way required to use the services of any representative of JWML in connection with such individual's activities outside of JWML.

Item 5 - Additional Compensation

Gregory Damian Goodhand has additional business activities where compensation is received. These business activities are detailed above.

Item 6 - Supervision

Supervision and oversight of the activities conducted through Johnson Wealth Management, LLC is conducted by Marc Giannone, Partner and Chief Compliance Officer of Johnson Wealth Management, LLC. Marc Giannone can be contacted at (480) 385-7392. Marc Giannone reviews Gregory Damian Goodhand's work through frequent office interactions as well as remote interactions. Marc Giannone also reviews Gregory Damian Goodhand's activities through our client management system. Marc Giannone has procedures in place to be aware of any outside business activities engaged in by Supervised Persons of Johnson Wealth Management, LLC, oversee communications with the public, and review personal trading activities of Supervised Persons of Johnson Wealth Management, LLC as well as in any account(s) over which they have direct or indirect beneficial interest.

**Form ADV Part 2B
Brochure Supplement**

**Nathan Bergstrom
Johnson Wealth Management, LLC
5090 N. 40th Street Suite 205
Phoenix, AZ 85018
P: 480-385-7395
CRD# 7078649**

WWW.EatonCambridge.com

This Form ADV2B (“Brochure Supplement”) provides information about Nathan Bergstrom that supplements the Johnson Wealth Management, LLC Disclosure Brochure. You should have received a copy of that Disclosure Brochure. Please contact Marc T. Giannone, Partner and Chief Compliance Officer, if you did not receive Johnson Wealth Management, LLC’s Disclosure Brochure or if you have any questions about the contents of this Brochure Supplement.

Additional information about Nathan Bergstrom is available on the SEC’s website at www.adviserinfo.sec.gov.

Nathan Bergstrom

Item 2 - Educational Background and Business Experience

Experience Year of

Birth: 1984

Education:

Name of School	Year Graduated	Degree	Major
University of Phoenix	2012	BS	Business Management and Entrepreneurship

Business Background:

Name of Employer	Type of Business	Title	Period of Employment
Eaton-Cambridge Inc.	Advisory and Financial Planning	Investment Adviser Representative	10/2021 to Present
Johnson Wealth Management, LLC	Advisory and Financial Planning	Investment Adviser Representative	10/2021 to Present
Financial Engines Advisors, LLC	Advisory and Financial Planning	Investment Adviser Representative	11/2020 to 10/2021
Off The Deep End Pool Service LLC	Service and Contracting	Technician	01/2020 to 11/2020
Charles Schwab	Advisory and Financial Planning	Registered Representative	02/2019 to 01/2020
Quicken Loans	Bank Service	Mortgage Banker	10/2015 to 02/2019

Item 3 - Disciplinary Information

Nathan Bergstrom is not subject to legal or disciplinary events that are material to a Client or prospective client's evaluation of him or the services offered by him.

Item 4 - Other Business Activities

Eaton-Cambridge, Inc.

Nathan Bergstrom is an investment adviser representative with another investment advisory firm, Eaton-Cambridge, Inc., and from time to time, may offer clients advice or products from those activities and clients should be aware that these services may involve a conflict of interest. Johnson Wealth Management, LLC always acts in the best interest of the client and clients are in no way required to use the services of any representative of Johnson Wealth Management, LLC in connection with such individual's activities outside of Johnson Wealth Management, LLC

Item 5 - Additional Compensation

Nathan Bergstrom has additional business activities where compensation is received. These business activities are detailed above.

Item 6 - Supervision

Supervision and oversight of the activities conducted through Johnson Wealth Management, LLC is conducted by Marc Giannone, Partner and Chief Compliance Officer of Johnson Wealth Management, LLC. Marc Giannone can be contacted at (480) 385-7392. Marc Giannone reviews Nathan's work through frequent office interactions as well as remote interactions. Marc Giannone also reviews Nathan's activities through our client management system. Marc Giannone has procedures in place to be aware of any outside business activities engaged in by Supervised Persons of Johnson Wealth Management, LLC, oversee communications with the public, and review personal trading activities of Supervised Persons of Johnson Wealth Management, LLC as well as in any account(s) over which they have direct or indirect beneficial interest.