

Item 1: Cover Sheet

FORM ADV PART 2B: Christopher L. Johnson



January 17, 2023

This Brochure Supplement provides information about Christopher L. Johnson that supplements the Johnson & White Wealth Management, LLC Brochure. You should have received a copy of that Brochure. Please contact Timothy P. White at the number above if you did not receive Johnson & White Wealth Management, LLC Brochure or if you have any questions about the contents of this supplement. Registration does not imply any certain level of skill or training.

Additional information about Christopher L. Johnson is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2: Educational Background and Business Experience

Christopher L. Johnson
Born: 1971

EDUCATION:

Bachelor of the Sciences in Finance, Shippensburg University, 1993

BUSINESS EXPERIENCE:

Johnson & White Wealth Management, LLC
Principal, 05/2014 – present

Purshe Kaplan Sterling Investments
Registered Representative, 05/2014 - present

Wells Fargo Advisors
Financial Advisor, 08/2000 – 05/2014

PROFESSIONAL DESIGNATIONS:

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. Currently, more than 62,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board’s studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor’s Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board’s financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- Examination – Pass the comprehensive CFP® Certification Examination. The examination, administered in 10 hours over a two-day period, includes case studies and client scenarios designed to

test one's ability to correctly diagnose financial planning issues and apply one's knowledge of financial planning to real world circumstances;

- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP Board's *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of Professional Conduct*, to maintain competence and keep up with developments in the financial planning field; and
- Ethics – Renew an agreement to be bound by the *Standards of Professional Conduct*. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

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.

Accredited Investment Fiduciary® (AIF®)

The AIF Designation certifies that the recipient has specialized knowledge of fiduciary standards of care and their application to the investment management process. To receive the AIF Designation, the individual must meet prerequisite criteria based on a combination of education, relevant industry experience, and/or ongoing professional development, complete a training program, successfully pass a comprehensive, closed-book final examination under the supervision of a proctor and agree to abide by the Code of Ethics and Conduct Standards. In order to maintain the AIF Designation, the individual must annually attest to the Code of Ethics and Conduct Standards, and accrue and report a minimum of six hours of continuing education. The Designation is administered by the Center for Fiduciary Studies, the standards-setting body of fi360.

Item 3: Disciplinary Information

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to this Item for Mr. Johnson.

Item 4: Other Business Activities

To permit Johnson & White Wealth Management clients to have access to as many investment solutions as possible, certain professionals of Johnson & White Wealth Management are registered representatives of Purshe Kaplan Sterling Investments, Inc. ("PKS"), a FINRA member broker-dealer. The relationship with PKS allows these professionals to provide additional products to clients' portfolios that would not otherwise be available. Because PKS supervises the activities of these professionals as registered representatives of PKS, the relationship may be deemed material. However, PKS is not affiliated with Johnson & White Wealth Management or considered a related party. PKS does not make investment decisions for client accounts. Registered representative status enables these professionals to receive customary commissions for the sales of various securities, including those recommended to clients. Commissions charged for these products will not offset management fees owed to Johnson & White Wealth Management.

Receipt of commissions for investment products that are recommended to clients gives rise to a conflict of interest for the representative, in that the individual who will receive the commissions is also the individual that is recommending that the client purchase a given product. This conflict is disclosed to clients verbally and in this brochure. Clients are advised that they may choose to implement any investment recommendation through another broker-dealer that is not affiliated with Johnson & White Wealth Management. Johnson & White Wealth Management attempts to mitigate this conflict by requiring that all investment recommendations have a sound basis for the recommendation, and by requiring employees to acknowledge their fiduciary responsibility toward each client.

Mr. Johnson is separately licensed as an independent insurance agent for purposes of servicing existing clients that have insurance products. Johnson & White Wealth Management does not intend to sell new insurance products, but has the ability to do so if warranted. As such, Mr. Johnson may conduct insurance product transactions for Johnson & White Wealth Management clients in his capacity as licensed insurance agent, and will receive customary commissions for these transactions in addition to any compensation received from advisory services. Commissions from the sale of insurance products will not be used to offset or as a credit against advisory fees. Mr. Johnson therefore has an incentive to recommend insurance products based on the compensation to be received. The receipt of additional fees for insurance commissions is therefore a conflict of interest, and clients should be aware of this conflict when considering whether to engage Johnson & White Wealth Management or utilize Mr. Johnson to implement any insurance recommendations. Johnson & White Wealth Management attempts to mitigate this conflict of interest by disclosing the conflict to clients, and informing the clients that they are always free to purchase insurance products through other agents that are not affiliated with Johnson & White Wealth Management, or to determine not to purchase the insurance product at all. Johnson & White Wealth Management also attempts to mitigate the conflict of interest by requiring employees to acknowledge in the firm's Code of Ethics, their individual fiduciary duty to the clients of Johnson & White Wealth Management, which requires that employees put the interests of clients ahead of their own.

Item 5: Additional Compensation

See Item 4, above regarding Outside Business Activities.

Item 6: Supervision

Mr. Johnson is a principal of the firm. He has no direct supervisor. However, all employees of Johnson & White Wealth Management are required to follow the supervisory guidelines and procedures manual which is designed to ensure compliance with securities laws in the states where Johnson & White Wealth Management is registered.

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FORM ADV PART 2B: Timothy P. White



January 17, 2023

This Brochure Supplement provides information about Timothy P. White that supplements the Johnson & White Wealth Management, LLC Brochure. You should have received a copy of that Brochure. Please contact Timothy P. White at the number above if you did not receive Johnson & White Wealth Management, LLC Brochure or if you have any questions about the contents of this supplement. Registration does not imply any certain level of skill or training.

Additional information about Timothy P. White is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2: Educational Background and Business Experience

Timothy P. White

Born: 1963

EDUCATION:

Master of Science in Personal Financial Planning, The College for Financial Planning, 2009

Bachelor of the Sciences in Finance, Pennsylvania State University – University Park, 1985

BUSINESS EXPERIENCE:

Johnson & White Wealth Management, LLC

Principal, 05/2014 – present

Purshe Kaplan Sterling Investments

Registered Representative, 05/2014 – 01/2016

Wells Fargo Advisors

Financial Advisor, 01/1992 – 05/2014

PROFESSIONAL DESIGNATIONS:

Certified Financial Planner

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To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board’s studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor’s Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board’s financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;

- Examination – Pass the comprehensive CFP® Certification Examination. The examination, administered in 10 hours over a two-day period, includes case studies and client scenarios designed to test one’s ability to correctly diagnose financial planning issues and apply one’s knowledge of financial planning to real world circumstances;
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP Board’s *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of Professional Conduct*, to maintain competence and keep up with developments in the financial planning field; and
- Ethics – Renew an agreement to be bound by the *Standards of Professional Conduct*. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

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

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to this Item for Mr. White.

Item 4: Other Business Activities

Mr. White does not engage in any other investment-related business or occupation.

Item 5: Additional Compensation

Other than salary, annual bonuses, or regular bonuses, Mr. White does not receive any economic benefit from any person, company, or organization, in exchange for providing clients advisory services through Johnson & White Wealth Management.

Item 6: Supervision

Mr. White is a principal of the firm, and also the firm’s Chief Compliance Officer. He has no direct supervisor. However, all employees of Johnson & White Wealth Management are required to follow the supervisory guidelines and procedures manual which is designed to ensure compliance with securities laws in the states where Johnson & White Wealth Management is registered.

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FORM ADV PART 2B: Robert W. Allan III



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Additional information about Robert W. Allan III is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2: Educational Background and Business Experience

Robert W. Allan III

Born: 1984

EDUCATION:

Master of Science in Personal Financial Planning, The College for Financial Planning, 2015
Bachelor of the Sciences in Business Management, Appalachian State University, 2006

BUSINESS EXPERIENCE:

Johnson & White Wealth Management, LLC
Principal, 05/2014 – present

Wells Fargo Advisors
Financial Advisor, 12/2006 – 05/2014

PROFESSIONAL DESIGNATIONS:

Certified Financial Planner

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- 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.

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- 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.

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Item 3: Disciplinary Information

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to this Item for Mr. Allan.

Item 4: Other Business Activities

Mr. Allan does not engage in any other investment-related business or occupation.

Item 5: Additional Compensation

Other than salary, annual bonuses, or regular bonuses, Mr. Allan does not receive any economic benefit from any person, company, or organization, in exchange for providing clients advisory services through Johnson & White Wealth Management.

Item 6: Supervision

Mr. Allan is a principal of the firm. He has no direct supervisor. However, all employees of Johnson & White Wealth Management are required to follow the supervisory guidelines and procedures manual which is designed to ensure compliance with securities laws in the states where Johnson & White Wealth Management is registered.

PRIVACY NOTICE

This notice is being provided to you in accordance with the Securities and Exchange Commission's rule regarding the privacy of consumer financial information ("Regulation S-P"). Please take the time to read and understand the privacy policies and procedures that we have implemented to safeguard your nonpublic personal information.

INFORMATION WE COLLECT

JOHNSON & WHITE WEALTH MANAGEMENT, LLC must collect certain personally identifiable financial information about its clients to ensure that it offers the highest quality financial services and products. The personally identifiable financial information which we gather during the normal course of doing business with you may include:

1. information we receive from you on applications or other forms;
2. information about your transactions with us, our affiliates, or others;
3. information collected through an Internet "cookie" (an information collecting device from a web server); and
4. information we receive from a consumer reporting agency.

INFORMATION WE DISCLOSE

We do not disclose any nonpublic personal information about our clients or former clients to anyone, except as permitted by law. We do not disclose your personal information to any third party for the purpose of allowing that party to market other products to you. In accordance with Section 248.13 of Regulation S-P, we may disclose all of the information we collect, as described above, to certain nonaffiliated third parties such as attorneys, accountants, auditors and persons or entities that are assessing our compliance with industry standards. We enter into contractual agreements with all nonaffiliated third parties that prohibit such third parties from disclosing or using the information other than to carry out the purposes for which we disclose the information.

CONFIDENTIALITY AND SECURITY

We restrict access to nonpublic personal information about you to those employees who need to know that information to provide financial products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal standards to guard your nonpublic personal information.