

This brochure supplement provides information about Lance Jarl Johnson that supplements the ROI Financial Advisors brochure. You should have received a copy of that brochure. Please contact Lance Jarl Johnson, Managing Member if you did not receive ROI Financial Advisors brochure or if you have any questions about the contents of this supplement.

Additional information about Lance Jarl Johnson is also available on the SEC's website at www.adviserinfo.sec.gov.

ROI Financial Advisors, LLC

A Registered Investment Adviser

Form ADV Part 2B – Individual Disclosure Brochure

for

Lance Jarl Johnson

Personal CRD Number: 2244093

Investment Adviser Representative

Main Office

ROI Financial Advisors, LLC
14675 SW Millikan Way
Beaverton, Oregon, 97003

(503) 941-5925

(503) 941-5927 Fax

Lance.J.Johnson@ROI-FA.com

Additional Office Locations

One Monarch Center
12550 SE 93rd Ave, Suite 265
Clackamas, Oregon 97015
(503) 941-5925

Item 2: Educational Background and Business Experience

Name: Lance Jarl Johnson **Born:** 1968

Education Background and Professional Designations:

Education:

BS Finance, Rochester Institute of Technology - 1992

Designations:

CRPC® - Chartered Retirement Planning Counselor SM

MINIMUM QUALIFICATIONS:

- Successfully complete the program;
- Pass the final examination; and
- Comply with the Code of Ethics, which includes agreeing to abide by the Standards of Professional Conduct and Terms and Conditions. Applicants must also disclose of any criminal, civil, self-regulatory organization, or governmental agency inquiry, investigation, or proceeding relating to their professional or business conduct. Conferment of the designation is contingent upon the College for Financial Planning's review of matters either self-disclosed or which are discovered by the College that are required to be disclosed.
- Successful students receive a certificate and are granted the right to use the designation on correspondence and business cards for a two-year period.
- Continued use of the CRPC® designation is subject to ongoing renewal requirements. Every two years individuals must renew their right to continue using the CRPC® designation by:
 - completing 16 hours of continuing education;
 - reaffirming to abide by the Standards of Professional Conduct, Terms and Conditions, and self-disclose any criminal, civil, self-regulatory organization, or governmental agency inquiry, investigation, or proceeding relating to their professional or business conduct; and
 - paying a biennial renewal fee

Business Background:

08/2012 – Present	Managing Member Chief Compliance Officer ROI Financial Advisors, LLC
10/2010 - 12/2011	Independent Business Consultant Self-Employed
03/1993 – 10/2010	Financial Advisor Ameriprise Advisors

Item 3: Disciplinary Information

Mr. Johnson has a disciplinary history that occurred more than ten years ago, the details of which can be found on the IAPD www.adviserinfo.sec.gov . Search for Lance Jarl Johnson CRD #2244093 and click on Disclosures for a complete description.

Item 4: Other Business Activities

Lance Johnson is engaged in the following additional business activities. ROI Financial does not find that these business activities create a material conflict of interest with clients. He spends a very small portion of his time on these enterprises.

ROI TAX LLC (ROI TAX) is indirectly owned partly by Mr Lance Johnson which provides tax preparation and tax filing services. These services will be offered to clients of ROI Financial. ROI Financial always acts in the best interest of the client and clients always have the right to decide whether to utilize the services of any ROI Financial representative in such individuals outside capacities. Employees of ROI Financial also work with ROI Tax. This presents potential conflicts around the sharing of client's personal information, fair trade practices, and supervision. To mitigate these conflicts, ROI Financial has put policies in place to supervise and monitor the activities of these shared employees. Additionally, controls are established to ensure access is only provided where needed and protected.

ROI MARKETING & CREATIVE DESIGN LLC (ROI MARKETING) started in 2021 providing branding, outreach, and other marketing services for businesses. ROI Marketing is an affiliated firm of ROI Financial. Lance Johnson is a one third partner in the ownership of ROI Marketing. Mr. Johnson spends approximately 20 hours per month on business development and planning, operational oversight and hiring staff. ROI Marketing & Creative Design provides marketing services for ROI Financial Advisors LLC, ROI Tax LLC and other clients.

LMJ ENTERPRISES LLC, (LMJ) was established as a holding company for commercial real estate and other businesses, including ROI Tax, LLC. Lance Johnson is the sole owner and manager. Lance Johnson currently spends less than 1% of his time on LMJ.

BEAR RIVER INVESTMENT GROUP LLC (BEAR RIVER) owns rental property in Sun River, Oregon. Lance Johnson and his spouse Michele Johnson are sole owners of BEAR RIVER. Lance Johnson manages the property and all aspects of BEAR RIVER. He spends less than 1% of his time on BEAR RIVER and the associated property.

ROI REAL ESTATE, LLC (ROI REAL ESTATE) is directly owned by Lance Johnson to provide real estate services. These services will be offered to clients of ROI Financial. ROI Financial always acts in the best interest of the client and clients always have the right to decide whether to utilize the services of any ROI Real Estate representative in such individuals' outside capacities. Employees of ROI Financial will also work with ROI Real Estate. This presents potential conflicts around the sharing of client's personal information, and supervision. To

mitigate these conflicts, ROI Financial has put policies in place to supervise and monitor the activities of these shared employees. Additionally, controls are established to ensure access is only provided where needed and protected.

Item 5: Additional Compensation

Other than salary, annual bonuses, or regular bonuses, Lance Johnson does not receive any economic benefit from any person, company, or organization, in exchange for providing clients advisory services through ROI Financial Advisors. Lance Johnson does receive additional compensation for the rental property and ROI Tax discussed above.

Item 6: Supervision

As the Chief Compliance Officer and Founding Member of ROI Financial Advisors, Lance Johnson is not under the direct supervision of anyone individual. Lance Johnson supervises all duties and activities of the firm. Lance Johnson's contact information is on the cover page of this disclosure document. Lance Johnson adheres to all required regulations regarding the activities of an Investment Adviser Representative and follows all policies and procedures outlined in the firm's policies and procedures manual, including the Code of Ethics, and appropriate securities regulatory requirements. Lance Johnson can be contacted by calling the main office number at 503-941-5925.

This brochure supplement provides information about Trevor Patrick Bruno that supplements the ROI Financial Advisors brochure. You should have received a copy of that brochure. Please contact Lance Jarl Johnson, Managing Member if you did not receive ROI Financial Advisors brochure or if you have any questions about the contents of this supplement.

Additional information about Trevor Patrick Bruno is also available on the SEC's website at www.adviserinfo.sec.gov.

ROI Financial Advisors, LLC

A Registered Investment Adviser

Form ADV Part 2B – Individual Disclosure Brochure

for

Trevor Patrick Bruno

Personal CRD Number: 7300888

Investment Adviser Representative

Main Office

ROI Financial Advisors, LLC
14675 SW Millikan Way
Beaverton, Oregon, 97003

(503) 941-5925

(503) 941-5927 Fax

Lance.J.Johnson@ROI-FA.com

Additional Office Locations

One Monarch Center
12550 SE 93rd Ave, Suite 265
Clackamas, Oregon 97015

(503) 941-5925

Trevor@ROI-FA.com

Item 2: Educational Background and Business Experience

Name: Trevor Patrick Bruno **Born:** 1998

Education Background and Professional Designations:

Education:

BS Finance, Oregon State University 2020

Designations:

None

Business Background:

08/2020 – Present	Financial Analyst and Investment Adviser Representative ROI Financial Advisors
06/2019 – 08/2019	B & SI Intern Travelers Indemnity Co.
06/2018 - 08/2018	Claims Intern Travelers Indemnity Co.
06/2017 – 08/2017	Account Manager SMI Solutions, Inc

Item 3: Disciplinary Information

None

Item 4: Other Business Activities

ROI TAX LLC (ROI TAX) is indirectly owned partly by Mr Trevor Bruno which provides tax preparation and tax filing services. These services will be offered to clients of ROI Financial. ROI Financial always acts in the best interest of the client and clients always have the right to decide whether to utilize the services of any ROI Financial representative in such individuals outside capacities. Employees of ROI Financial also work with ROI Tax. This presents potential

conflicts around the sharing of client's personal information, fair trade practices, and supervision. To mitigate these conflicts, ROI Financial has put policies in place to supervise and monitor the activities of these shared employees. Additionally, controls are established to ensure access is only provided where needed and protected.

TPB ENTERPRISES, LLC (TPB) was established as a holding company for other businesses, including ROI Tax, LLC. Trevor Bruno is the sole owner and manager. Trevor Bruno currently spends less than 1% of his time on TPB.

Item 5: Additional Compensation

Trevor Bruno receives additional compensation for the services conducted under ROI Tax.

Item 6: Supervision

As the Chief Compliance Officer and representative of ROI Financial Advisors, Lance Jarl Johnson supervises all duties and activities of the firm. Lance Johnson can be contacted by calling the main office number at 503-941-5925.

Trevor Bruno adheres to all required regulations regarding the activities of an Investment Adviser Representative and follows all policies and procedures outlined in the firm's policies and procedures manual, including the Code of Ethics, and appropriate securities regulatory requirements.