



Grove Street Fiduciary, LLC

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Form ADV Brochure Supplement for

Carl Amos Johnson, MBA, CFP[®], AIF[®]
CRD # 4343732

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This brochure supplement provides information about Carl Amos Johnson that supplements the Grove Street Fiduciary, LLC brochure. You should have received a copy of that brochure. Contact us at 603-924-9939 if you did not receive Grove Street Fiduciary, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Carl Amos Johnson (CRD # 4343732) is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Educational Background and Business Experience

Carl Amos Johnson, MBA, CFP®, AIF®

Year of Birth: 1969

Education:

- Armed Forces Staff College, 2010
- National Defense University, 2008
- Center for Fiduciary Studies, University of Pittsburgh, Katz School of Business, 2003
- College for Financial Planning, 2000
- Jacksonville University, MBA, 1998
- University of Illinois, BS, 1992

Business Background:

- U.S. Navy, Officer, 2020 - Present
- Grove Street Fiduciary, LLC, Managing Member and Chief Compliance Officer, 01/2016 - Present
- Grove Street Fiduciary, Inc., Chief Executive Officer and Chief Compliance Office, 04/2014 - 01/2016
- Ames Planning Associates, Inc., President and Chief Compliance Officer, 07/2013 - 04/2014
- Ames Planning Associates, Inc., Vice-President and Chief Compliance Officer, 06/2001 - 07/2013
- Mascoma Mutual Financial Services, Financial Planner, 2000-2001
- U.S. Navy, Officer, 1992-2017

Certifications: **CFP® AIF®**

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 67,000 individuals have obtained CFP® certification in the United States and an approximately equal number internationally.

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 investment planning, retirement planning, estate planning, income tax planning, insurance planning and risk management, and employee benefits 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 solely 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 individuals must complete a training program, successfully pass a comprehensive, closed-book final examination under the supervision of a proctor and agree to abide by the AIF Code of Ethics. In order to maintain the AIF designation, the individual must annually renew their affirmation of the AIF Code of Ethics and complete six hours of continuing education credits. The certification is administered by the Center for Fiduciary Studies, LLC (a Fiduciary360 (fi360) company).

Item 3 Disciplinary Information

Form ADV Part 2B requires disclosure of certain criminal or civil actions, administrative proceedings, and self-regulatory organization proceedings, as well as certain other proceedings related to suspension or revocation of a professional attainment, designation, or license. Carl Amos Johnson has no required disclosures under this item.

Item 4 Other Business Activities

Carl Amos Johnson is currently the Managing Member of 20 Grove Street Partners, LLC. He spends approximately 5% of his time devoted to this other business activity. Carl Amos Johnson is enlisted with the U.S. Navy Reserves. He spends 5% of his time devoted to this other business activity.

Item 5 Additional Compensation

Carl Amos Johnson does not receive any additional compensation beyond that received as Managing Member and Chief Compliance Officer of Grove Street Fiduciary, LLC.

Item 6 Supervision

As Managing Member and Chief Compliance Officer of Grove Street Fiduciary, LLC, Carl Amos Johnson is not supervised on a day-to-day basis by other persons. Mr. Johnson can be reached at 603-924-9939.