

CLIENT RELATIONSHIP SUMMARY

February 20, 2026



Johnson & White Wealth Management, LLC (“JWWM”) is registered with the Securities and Exchange Commission as an investment adviser. Brokerage and investment advisory services and fees differ and it is important for you to understand the differences. Free and simple tools are available to research firms and financial professionals at Investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers, and investing.

WHAT INVESTMENT SERVICES AND ADVICE CAN YOU PROVIDE ME?

JWWM provides financial planning, asset management and related services to retail investors. When providing financial planning services, we gather in depth information regarding your financial situation through questionnaires and interviews. With this information, we give you a blueprint to help meet your goals. Since financial situations are ever changing, we typically include planning as part of our asset management services, and planning should be an on-going process.

For clients who require asset management, we normally manage accounts on a discretionary basis, meaning you give us the authority to make transactions within your accounts. We manage accounts in your portfolio based on asset allocations we have mutually agreed upon. In some cases, we may manage accounts on a non-discretionary basis. In this case, we would manage your portfolio in the same manner; however, we would require your approval prior to making transactions. We also may invest with third party managers, who have been carefully sourced and researched. We allow reasonable investment restrictions and we manage our clients’ investment portfolios on an individual basis, not limiting investment offerings.

Clients advised may include individuals, trusts, foundations, endowments and corporations. JWWM requires each client to place at least \$250,000 with the firm. This minimum may be waived in the discretion of JWWM.

JWWM also offers estate planning assistance. While JWWM representatives do not serve as attorneys or accountants, we offer access to Vanilla, an estate planning software. When we recommend a client utilize the Vanilla software, we will assist the client in navigating the Vanilla process.

For more detailed information, please refer to our Disclosure Brochure, the ADV Part 2A, under Item 4 Advisory Business and Item 7 Types of Clients, which can be found by [CLICKING HERE](#).

Here are some Conversation Starters suggested by the SEC:

-  *“Given my financial situation, should I choose an investment advisory service? Why or why not?”*
-  *“How will you choose investments to recommend to me?”*
-  *“What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?”*

WHAT FEES WILL I PAY?

Financial Planning fees are either hourly or fixed. Our hourly rates range from \$200-\$400. Fixed fees range from \$2,000-\$15,000. The type of arrangement and fee is dependent on the complexity of your situation.

Asset management fees vary from 0.00% to 1.25% per annum of the net value of a client’s accounts managed by JWWM. This is only a range as fees are negotiable, and may be higher or lower than this range, based on the nature of the account. Size of the account, the investment program in which the assets are managed, complexity of asset structures, and other factors determine the fee. Fees are paid quarterly, in advance, and the value used for the fee calculation is the net value as of the last market day of the previous quarter. This result will then be divided by the number of days in the year, and then multiplied by the number of days in the particular billing quarter. JWWM’s fee will include any allocation to cash or cash-like instruments, such as money market funds or accounts, of the client’s investable assets. Investable cash means cash that is in client account as an asset allocation. Cash that is not in investable cash is cash that has been identified by the client as designated for a specific purpose.

You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce any amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying.

For more specific information regarding our fees, please refer our Disclosure Brochure, the ADV Part 2A under Item 5 Fees and Compensation by [CLICKING HERE](#).

 *“Help me understand how these fees and costs might affect my investments. If I give you \$10,000 to invest, how much will go to fees and costs, and how much will be invested for me?”*

WHAT ARE YOUR LEGAL OBLIGATIONS TO ME WHEN ACTING AS MY INVESTMENT ADVISER? HOW ELSE DOES YOUR FIRM MAKE MONEY AND WHAT CONFLICTS OF INTEREST DO YOU HAVE?

When we act as your investment adviser, we have to act in your best interest and not put our interest ahead of yours. At the same time, the way we make money creates some conflicts with your interests. You should understand and ask us about these conflicts because they can affect the investment advice we provide you. Here’s an example to help you understand what this means.

 *“How might your conflicts of interest affect me, and how will you address them?”*

HOW DO YOUR FINANCIAL PROFESSIONALS MAKE MONEY?

We are paid a portion of the asset management and financial planning fees collected from clients and not rewarded sales bonuses or commissions.

DO YOU OR YOUR FINANCIAL PROFESSIONALS HAVE LEGAL OR DISCIPLINARY HISTORY?

No. We have no legal or disciplinary history. Feel free to go to Investor.gov/CRS for a simple search.

 *“As a financial professional, do you have any disciplinary history? For what type of conduct?”*

You may find additional information about us by [CLICKING HERE](#) or calling 717-430-0001 to request up-to-date information and a copy of the relationship summary.

 *“Who is my primary contact person? Is he or she a representative of an investment adviser or a broker-dealer? Who can I talk to if I have concerns about how this person is treating me?”*

ITEM 1: COVER SHEET

FORM ADV PART 2A
INFORMATIONAL BROCHURE



Timothy P. White, Chief Compliance Officer

February 20, 2026

This brochure provides information about the qualifications and business practices of Johnson & White Wealth Management, LLC. If you have any questions about the contents of this brochure, please contact us at (717) 430-0001. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority. Our registration does not imply a certain level of skill or training.

Additional information about Johnson & White Wealth Management is also available on the SEC's website at www.adviserinfo.sec.gov.

ITEM 2: STATEMENT OF MATERIAL CHANGES

Johnson & White Wealth Management, LLC is required to include in this Item 2 any material changes to this Informational Brochure.

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INFORMATIONAL BROCHURE

JOHNSON & WHITE WEALTH MANAGEMENT, LLC

ITEM 4: ADVISORY BUSINESS

Johnson & White Wealth Management, LLC (“JWWM”) has been in business since May 2014. Timothy P. White, Christopher L. Johnson and Robert W. Allan are the firm’s principal owners.

JWWM provides personalized financial planning and/or investment management services. Clients advised may include individuals, trusts, foundations, pensions, and corporations.

Financial Planning

In most cases, the client will supply JWWM information including income, investments, savings, insurance, age and many other items that are helpful to the firm in assessing your financial goals. The information is typically provided during personal interviews and supplemented with written information. Once the information is received, we will discuss your financial needs and goals with you and compare your current financial situation with the goals you state. Once these are compared, we will create a financial and/or investment plan to help you meet your goals.

The plan is intended to be a suggested blueprint of how to meet your goals. Plans will not be the same for every client. Each one is specific to the client who requested it. Because the plan is based on information supplied by you, it is very important that you accurately and completely communicate to us the information we need. We determine these objectives by reviewing new client questionnaires and then interviewing the client for additional background and clarity so we can gather a more complete picture of a client’s needs. It is very important that you continually update us with any changes so that if the updates require changes to your plan, we can make those changes. Otherwise, your plan may no longer be accurate.

Upon review of your financial status, JWWM may propose that you include, as part your financial portfolio, one or more types of products that are not part of the investment advisory services provided by JWWM, such as insurance products. If you choose to include such a product in your financial portfolio, JWWM recommends that you work closely with your attorney, accountant, insurance agent and other related professionals. Incorporation of the non-advisory financial product into your financial plan is entirely at your discretion.

JWWM representatives do not serve as attorneys or accountants, and do not prepare estate planning documents. However, for those clients for whom estate planning documents are recommended but not anticipated to be complex enough to warrant a separate engagement with an estate planning attorney, JWWM offers clients access to Vanilla, an estate planning software. Assistance with Vanilla is anticipated to involve entering basic data about the client (names, addresses, children) and otherwise assisting the user with Vanilla’s process and interface in order to facilitate the process. Clients are reminded that they are under no obligation to work with Vanilla, or any other professional recommended

by JWWM. If the client engages Vanilla or any other recommended professional, JWWM is not providing legal advice to the Client, but is instead only providing access to Vanilla and assistance navigating the Vanilla process.

If you request, JWWM may recommend the services of other professionals for implementation purposes. You are under no obligation to engage the services of any such recommended professional. You retain absolute discretion over all such implementation decisions and are free to accept or reject any recommendation from JWWM. If you engage any professional recommended by JWWM, and a dispute arises thereafter relative to such engagement, you agree to seek recourse exclusively from and against the engaged professional.

Asset Management

JWWM requires each client to place at least \$250,000 with the firm. This minimum may be waived in the discretion of JWWM.

Asset management services may be provided on a “discretionary” or on a “non-discretionary” basis. When JWWM is engaged to provide asset management services on a discretionary basis, we will monitor your accounts to ensure that they are meeting your asset allocation requirements. If any changes are needed to your investments, we will make the changes. These changes may involve selling a security or group of investments and buying others or keeping the proceeds in cash. You may at any time place restrictions on the types of investments we may use on your behalf, or on the allocations to each security type. You will receive written or electronic confirmations from your account custodian after any changes are made to your account. You will also receive statements at least quarterly from your account custodian. Clients engaging us on a discretionary basis will be asked to execute a Limited Power of Attorney (granting us the discretionary authority over the client accounts) as well as an Investment Management Agreement that outlines the responsibilities of both the client and JWWM.

When a client engages us to provide investment management services on a non-discretionary basis, we monitor the accounts in the same way as for discretionary services. The difference is that changes to your account will not be made until we have confirmed with you (either verbally or in writing) that our proposed change is acceptable to you.

Annuities

For certain client accounts, annuities will be held by DPL Financial Partners, LLC ("DPL").

Assets Under Management

As of December 31, 2025, JWWM has \$484,628,943 in assets under management. Of this total, \$450,048,667 was managed on a discretionary basis.

ITEM 5: FEES AND COMPENSATION

A. Fees Charged

All investment management clients will be required to execute an Investment Management Agreement that will describe the type of management services to be provided and the fees, among other items.

Financial planning fees can be either hourly or on a fixed fee basis. Our hourly charge is \$250 to \$400 per hour. Fixed fee rates vary from \$2,000 to \$15,000. The fee range stated is a guide. Fees may be higher or lower than this range, based on the nature of the engagement. Fees are negotiable and will depend on the anticipated complexity of your plan. Some clients may also engage JWWM on a project basis to provide advice on isolated matters, such as an evaluation of a client's employer-sponsored retirement plan.

Generally, fees vary from 0.00% to 1.25% per annum of the market value of a client's assets managed by JWWM. The fee range stated is a guide. Fees are negotiable, and may be higher or lower than this range, based on the nature of the account. Factors affecting fee percentages include the size of the account, complexity of asset structures, and other factors. Fees may be "householded" meaning that accounts of related persons in a household may be aggregated for the purpose of determining the fee rate. Further, JWWM may also provide reduced rates as asset values increase. For example, a client may pay 1.00% on the first million dollars and 0.90% on the next million dollars, thus lowering the overall rate. All clients, but especially those with smaller accounts, should be advised they may receive similar services from other professionals for higher or lower overall costs.

The cost for the use of Vanilla will range from \$200.00 to \$750.00 on a fixed fee basis. The exact fee will depend on the specific use of Vanilla. This fixed fee will be payable by the client by check upon receipt of an invoice or can be debited directly from a Client account under JWWM' management. The fee will be due and payable based upon JWWM' assistance and not based upon the ultimate completion of estate planning documents. This means that a client could have a fee payable to JWWM prior to documents being completed.

Assets held at DPL will be charged a fee of 0.75% per annum of the market value of the client's assets managed by DPL.

B. Fee Payment

Investment advisory fees will be debited directly from each client's account. The advisory fee is paid quarterly, in advance, and the value used for the fee calculation is the net value as of the last market day of the previous quarter. This means that we will multiply your asset value by the applicable annual fee rate. This result will then be divided by the number of days in the year, and then multiplied by the number of days in the particular billing quarter. JWWM's fee will include any allocation to cash or cash-like instruments, such as money market funds or accounts, of the client's investable assets. Investable cash means cash that is in client account as an asset allocation. Cash that is not in investable cash is cash that has been identified by the client as designated for a specific purpose.

Once the calculation is made, we will instruct your account custodian to deduct the fee from your account and remit it to JWWM. While almost all our clients choose to have their fee debited from their account, we will invoice clients upon request. Invoices may be paid either by check or ACH payment. Included in the value of assets upon which the advisory fee is based may be “legacy” assets, or those that we consider in managing assets, but which were initially purchased by the client or another adviser on client’s behalf.

Clients whose fees are directly debited will provide written authorization to debit advisory fees from their accounts held by a qualified custodian chosen by the client. The client will receive a statement from their account custodian showing all transactions in their account, including the fee.

For accounts held at DPL, fees will be charged quarterly in advance. These fees will be calculated by DPL.

C. Other Fees

There are several other fees that can be associated with holding and investing in securities. You will be responsible for fees including transaction fees for the purchase or sale of a mutual fund or Exchange Traded Fund, or commissions for the purchase or sale of a stock. Expenses of a fund will not be included in management fees, as they are deducted from the value of the shares by the mutual fund manager. For complete discussion of expenses related to each mutual fund, you should read a copy of the prospectus issued by that fund. JWWM can provide or direct you to a copy of the prospectus for any fund that we recommend to you.

Please make sure to read Item 12 of this informational brochure, where we discuss broker-dealer and custodial issues.

D. Pro-rata Fees

If you become a client during a quarter, you will pay a management fee for the number of days left in that quarter. If you terminate our relationship during a quarter, you will be entitled to a refund of any management fees for the remainder of the quarter. Once your notice of termination is received, we will refund the unearned fees to you in whatever way you direct (check, wire back to your account). JWWM will cease to perform services, including processing trades and distributions, upon termination. Assets not transferred from terminated accounts within 30 (thirty) days of termination may be “de-linked”, meaning they will no longer be visible to JWWM and will become a retail account with the custodian.

E. Compensation for the Sale of Securities.

This items is not applicable, as no individual associated with JWWM is a registered representative of a broker dealer.

ITEM 6: PERFORMANCE-BASED FEES

JWWM will not charge performance-based fees.

ITEM 7: TYPES OF CLIENTS

Clients advised may include individuals, trusts, foundations, endowments, and corporations. JWWM requires each client to place at least \$250,000 with the firm. This minimum may be waived in the discretion of JWWM.

ITEM 8: METHODS OF ANALYSIS, INVESTMENT STRATEGIES AND RISK OF LOSS

It is important for you to know and remember that all investments carry risks. **Investing in securities involves risk of loss that clients should be prepared to bear.**

Each client's portfolio will be invested according to that client's investment objectives. We determine these objectives by interviewing the client and/or asking the client to put these objectives in writing. Once we ascertain your objectives for each account, we will develop a set of asset allocation guidelines. An asset allocation strategy is a percentage-based allocation to different investment types. For example, a client may have an asset allocation strategy that calls for 40-60% of the portfolio to be invested in equity securities, with 20% of that allocated to international equities and the remaining balance in fixed income. Another client may have an asset allocation of 50-60% in fixed income securities and the remainder equities. The percentages in each type that we recommend are based on the typical behavior of that security type, individual securities we follow, current market conditions, your current financial situation, your financial goals, and the timeline to get you to those goals. Because we develop an investment strategy based on your personal situation and financial goals, your asset allocation guidelines may be similar to or different from another client's. We may use one or more investment software tools to determine your allocation guidelines, risk tolerance, time horizon, and how to achieve these results.

We will periodically recommend securities transactions in your portfolio to meet the guidelines of the asset allocation strategy. It is important to remember that because market conditions can vary greatly, your asset allocation guidelines are not necessarily strict rules. Rather, we review accounts individually, and may deviate from the guidelines as we believe necessary.

The specific securities we recommend for your account will depend on market conditions and our research at the time. Specific funds are chosen based on where its investment objective fits into the asset allocation recommended by JWWM, its risk parameters, past performance, peer rankings, fees, expenses, and any other aspects of the fund JWWM deems relevant to that particular fund. We base our conclusions on predominantly publicly available research, such as regulatory filings, press releases, competitor analyses, and in some cases research we receive from our custodian or other market analyses. We also participate in regular communications with the investment managers of mutual funds and separate accounts, which helps us achieve insight into their outlook, strategies, and security choices. We will also utilize technical analyses, which means that we will review the past behaviors of the security and the markets in which it trades for signals as to what might happen in the future.

Additionally, part of the JWWM process includes, where appropriate, involving multiple generations in order to facilitate family financial planning. This can increase the financial education of the later generations and manage expectations. However, potential for conflicts of interest exist with the exchange of intergenerational information. JWWM attempts to minimize these conflicts by treating each household as its own fiduciary relationship. Information can only be shared across generations with each household's consent.

There are always risks to investing. **Clients should be aware that all investments carry various types of risk including the potential loss of principal that clients should be prepared to bear.** It is impossible to name all possible types of risks. Among the risks are the following:

- **Political Risks.** Most investments have a global component, even domestic stocks. Political events anywhere in the world may have unforeseen consequences to markets around the world.
- **General Market Risks.** Markets can, as a whole, go up or down on various news releases or for no understandable reason at all. This sometimes means that the price of specific securities could go up or down without real reason and may take some time to recover any lost value. Adding additional securities does not help to minimize this risk since all securities may be affected by market fluctuations.
- **Currency Risk.** When investing in another country using another currency, the changes in the value of the currency can change the value of your security value in your portfolio.
- **Regulatory Risk.** Changes in laws and regulations from any government can change the value of a given company and its accompanying securities. Certain industries are more susceptible to government regulation. Changes in zoning, tax structure or laws impact the return on these investments.
- **Tax Risks Related to Short Term Trading:** Clients should note that JWWM may engage in short-term trading transactions. These transactions may result in short term gains or losses for federal and state tax purposes, which may be taxed at a higher rate than long term strategies. JWWM endeavors to invest client assets in a tax efficient manner, but all clients are advised to consult with their tax professionals regarding the transactions in client accounts.
- **Purchasing Power Risk.** Purchasing power risk is the risk that your investment's value will decline as the price of goods rises (inflation). The investment's value itself does not decline, but its relative value does, which is the same thing. Inflation can happen for a variety of complex reasons, including a growing economy and a rising money supply.
- **Business Risk.** This can be thought of as certainty or uncertainty of income. Management comes under business risk. Cyclical companies (like automobile companies) have more business risk because of the less steady income stream. On the other hand, fast food chains tend to have steadier income streams and therefore, less business risk.
- **Financial Risk.** The amount of debt or leverage determines the financial risk of a company.
- **Risks specific to sub-advisors and other managers.** If we invest some of your assets with another advisor, including a private placement, there are additional risks. These include risks that the other manager is not as qualified as we believe them to be, that the investments they use are not as liquid as we would normally use in your portfolio, or that their risk management guidelines are more liberal than we would normally employ.
- **Default Risk.** This risk pertains to the ability of a company to service their debt. Ratings provided by several rating services help to identify those companies with more risk. Obligations of the U.S. government are said to be free of default risk.

- **Margin Risk.** “Margin” is a tool used to maximize returns on a given investment by using securities in a client account as collateral for a loan from the custodian to the client. The proceeds of that loan are then used to buy more securities. In a positive result, the additional securities provide additional return on the same initial investment. In a negative result, the additional securities provide additional losses. Margin therefore carries a higher degree of risk than investing without margin. Any client account that will use margin will do so in accordance with Regulation T. JWWM may utilize margin on a limited basis for clients with higher risk tolerances.
- **Short Sales.** “Short sales” are a way to implement a trade in a security JWWM feels is overvalued. In a “long” trade, the investor is hoping the security increases in price. Thus, in a long trade, the amount of the investor’s loss (without margin) is the amount paid for the security. In a short sale, the investor is hoping the security decreases in price. However, unlike a long trade where the price of the security can only go from the purchase price to zero, in a short sale, the price of the security can go infinitely upwards. Thus, in a short sale, the potential for loss is unlimited and unknown, where the potential for loss in a long trade is limited and knowable. JWWM utilizes short sales only when the client’s risk tolerances permit.
- **Information Risk.** All investment professionals rely on research in order to make conclusions about investment options. This research is always a mix of both internal (proprietary) and external (provided by third parties) data and analyses. Even an adviser who says they rely solely on proprietary research must still collect data from third parties. This data, or outside research is chosen for its perceived reliability, but there is no guarantee that the data or research will be completely accurate. Failure in data accuracy or research will translate to a compromised ability by the adviser to reach satisfactory investment conclusions.
- **Small Companies.** Some investment opportunities in the marketplace involve smaller issuers. These companies may be starting up or are historically small. While these companies sometimes have potential for outsized returns, they also have the potential for losses because the reasons the company is small are also risks to the company’s future. For example, a company’s management may lack experience, or the company’s capital for growth may be restricted. These small companies also tend to trade less frequently than larger companies, which can add to the risks associated with their securities because the ability to sell them at an appropriate price may be limited as compared to the markets as a whole. Not only do these companies have investment risk, if a client is invested in such small companies and requests immediate or short-term liquidity, these securities may require a significant discount to value in order to be sold in a shorter time frame.
- **Concentration Risk.** While JWWM selects individual securities, including mutual funds, for client portfolios based on an individualized assessment of each security, this evaluation comes without an overlay of general economic or sector specific issue analysis. This means that a client’s equity portfolio may be concentrated in a specific sector, geography, or sub-sector (among other types of potential concentrations), so that if an unexpected event occurs that affects that specific sector or geography, for example, the client’s equity portfolio may be affected negatively, including significant losses.
- **Transition Risk.** As assets are transitioned from a client’s prior advisers to JWWM there may be securities and other investments that do not fit within the asset allocation strategy selected for the client. Accordingly, these investments will need to be sold in order to reposition the portfolio into the asset allocation strategy selected by JWWM. However, this transition process may take some time to accomplish. Some investments may not be unwound for a lengthy period of time for a variety of reasons that may include unwarranted low share prices, tax concerns, restrictions on trading, contractual restrictions on liquidity, or market-related liquidity concerns. In some cases, there may be securities or

investments that are never able to be sold. The inability to transition a client's holdings into recommendations of JWWM may adversely affect the client's account values, as JWWM's recommendations may not be able to be fully implemented.

- **Restriction Risk.** Clients may at all times place reasonable restrictions on the management of their accounts. However, placing these restrictions may make managing the accounts more difficult, thus lowering the potential for returns.

- **Risks Related to Investment Term & Liquidity.** Securities do not follow a straight line up in value. All securities will have periods of time when the current price of the security is not an accurate measure of its value. If you require us to liquidate your portfolio during one of these periods, you will not realize as much value as you would have had the investment had the opportunity to regain its value. Further, some investments are made with the intention of the investment appreciating over an extended period of time. Liquidating these investments prior to their intended time horizon may result in losses.

- **Structured Notes Risk.** Structured notes are a security issued by a financial institution that is based on equity indexes, equity securities, interest rates or foreign currencies. Risks of structured notes include but are not limited to, market risk, liquidity, call risk, and tax considerations. If the linked currency or security loses value in a volatile market, you may lose your principal in the structured note. Liquidity risks are based on the limited resale potential for structured notes since they are not traded on security exchanges. Call risk for structured notes is due to the ability of the issuer to redeem the note before it matures, regardless of the current face value of the note. This would have the effect of lessening the return. Tax treatment of structured notes can be complicated, and it may be important to speak to a tax professional before purchasing.

- **REITs, general:** JWWM may recommend that portions of client portfolios be allocated to real estate investment trusts, otherwise known as "REITs". A REIT is an entity, typically a trust or corporation, that accepts investments from a number of investors, pools the money, and then uses that money to invest in real estate through either actual property purchases or mortgage loans. While there are some benefits to owning REITs, which include potential tax benefits, income and the relatively low barrier to invest in real estate as compared to directly investing in real estate, REITs also have some increased risks as compared to more traditional investments such as stocks, bonds, and mutual funds. First, real estate investing can be highly volatile. Second, the specific REIT chosen may have a focus such as commercial real estate or real estate in a given location. Such investment focus can be beneficial if the properties are successful but lose significant principal if the properties are not successful. REITs may also employ significant leverage for the purpose of purchasing more investments with fewer investment dollars, which can enhance returns but also enhances the risk of loss. The success of a REIT is highly dependent upon the manager of the REIT. Clients should ensure they understand the role of the REIT in their portfolio.

- **Non-Public REITs:** Non-public REIT investments can be very difficult to sell, it is therefore advisable for investors to avoid buying non-public REITs with money they may need in the near future. Non-public REITs do not trade on a public exchange; therefore, it can be difficult for investors to determine the true value of their REIT shares. Non-public REITs can also have higher up-front fees than publicly traded REITs.

- **MLPs:** JWWM may recommend that portions of client portfolios be allocated to master limited partnerships, otherwise known as "MLPs". An MLP is a publicly traded entity that is designed to provide tax benefits for the investor. In order to preserve these benefits, the MLP must derive most, if not all, of its income from real estate, natural resources and commodities. While MLPs may add diversification and tax favored treatment to a client's portfolio, they also carry significant risks beyond more traditional

investments such as stocks, bonds and mutual funds. One such risk is management risk-the success of the MLP is dependent upon the manager's experience and judgment in selecting investments for the MLP. Another risk is the governance structure, which means the rules under which the entity is run. The investors are the limited partners of the MLP, with an affiliate of the manager typically the general partner. This means the manager has all of the control in running the entity, as opposed to an equity investment where shareholders vote on such matters as board composition. There is also a significant amount of risk with the underlying real estate, resources or commodities investments. Clients should ask JWWM any questions regarding the role of MLPs in their portfolio.

- **Use of Artificial Intelligence by JWWM:** JWWM employs artificial intelligence using a number of platforms for the purpose of improving efficiency in firm operations. Specifically, JWWM utilizes artificial intelligence to take notes during meetings and to gather data from our records for the purpose of reviewing that data as part of our decision making process. JWWM has evaluated the security of these platforms, and does not use any platform that uses client information to train its models or that maintains sensitive client information in its records. The platforms we use discard any audio from recordings used to create the note-taking. Further, human input is required by JWWM policy to ensure notes from meetings are accurate, and any data aggregation or document summaries are accurate. The use of these platforms will be reviewed periodically to ensure confidentiality and accuracy as well as efficiency.

- **Artificial Intelligence and Impact on Businesses.** JWWM believes artificial intelligence is likely to be a significant part of the success or failure of any business in the years to come. Businesses that can efficiently utilize AI will, we believe, be at an advantage over those who do not. This does not just include businesses in which one may invest, such as publicly traded companies and the ETFs or mutual funds that purchase shares in those companies. It also includes the fund managers and other investment firms that manage those ETFs and mutual funds. JWWM will have limited visibility, if any, to the true uses, programs and safeguards related to AI that any business outside of JWWM has. Accordingly, we are unable to accurately measure or predict the risk AI might post to those businesses.

ITEM 9: DISCIPLINARY INFORMATION

There are no disciplinary items to report.

ITEM 10: OTHER FINANCIAL INDUSTRY ACTIVITIES AND AFFILIATIONS

A. Broker-dealer

The principal of JWWM, nor any related persons are registered, or have an application pending to register, as a broker dealer or as an associated person of the foregoing entities.

B. Futures Commission Merchant/Commodity Trading Advisor

Neither the principals of JWWM, nor any related persons are registered, or have an application pending to register, as a futures commission merchant, commodity pool operator, a commodity trading advisor, or an associated person of the foregoing entities.

C. Relationship with Related Persons

Neither the principals of JWWM, nor any related persons have relationships or arrangements to disclose.

D. Recommendations of Other Advisers

JWWM may recommend the use of an independent third-party manager but will only do so if it is deemed in the best interests of the client. JWWM will not recommend any third-party manager in exchange for any sort of referral fee.

For insurance products, JWWM provides access to a platform of insurance products by DPL Financial Partners, LLC ("DPL"). You are under no obligation to use DPL's service and may seek insurance advice from any licensed agent. The insurance products and fee structures available from DPL may differ from those available from other third-party insurance agents. JWWM recommends that you fully evaluate products and fee structures to determine which arrangements are most favorable to you prior to making an investment decision. JWWM does not receive compensation for insurance products selected by you, whether secured through DPL or any other agent.

ITEM 11: CODE OF ETHICS, PARTICIPATION OR INTEREST IN CLIENT TRANSACTIONS AND PERSONAL TRADING

A. A copy of our Code of Ethics is available upon request. Our Code of Ethics includes discussions of our fiduciary duty to clients, political contributions, gifts, entertainment, and trading guidelines.

401(k) Rollovers and Conflict of Interest

By recommending that you rollover your Employer Plan assets to an IRA, JWWM may earn an asset-based fee as a result, if you decide to have JWWM manage those assets. In contrast, leaving assets in your Employer Plan or rolling the assets to a plan sponsored by your new employer likely results in little or no compensation to us. Therefore, we have an economic incentive to encourage investors to rollover Employer Plan assets into an IRA maintained at our firm.

We mitigate this conflict of interest by explaining that you are under no obligation to rollover Employer Plan assets to an IRA managed by JWWM. JWWM's advice must be based on the investment objectives, risk tolerance, financial circumstances and needs of the retirement investor. We do this by reviewing the options available to the investor through a rollover form. Our advice made without regard to the financial interest of JWWM.

B. Not applicable. JWWM does not recommend to clients that they invest in any security in which JWWM or any principal thereof has any financial interest.

C. On occasion, an employee of JWWM may purchase for his or her own account securities which are also recommended for clients. Our Code of Ethics details rules for employees regarding personal trading and avoiding conflicts of interest related to trading in one's own account. To avoid placing a trade

before a client (in the case of a purchase) or after a client (in the case of a sale), all employee trades must be reviewed by the Compliance Officer. All employee trades must either take place in the same block as a client trade or sufficiently apart in time from the client trade, so the employee receives no added benefit. Employee statements are reviewed to confirm compliance with the trading procedures.

D. On occasion, an employee of JWWM may purchase for his or her own account securities which are also recommended for clients at the same time the clients purchase the securities. Our Code of Ethics details rules for employees regarding personal trading and avoiding conflicts of interest related to trading in one's own account. To avoid placing a trade before a client (in the case of a purchase) or after a client (in the case of a sale), all employee trades must be reviewed by the Compliance Officer. All employee trades must either take place in the same block as a client trade or sufficiently apart in time from the client trade, so the employee receives no added benefit. Employee statements are reviewed to confirm compliance with the trading procedures.

ITEM 12: BROKERAGE PRACTICES

A. Recommendation of Broker-Dealer

JWWM does not maintain custody of client assets, although JWWM may be deemed to have custody if a client grants JWWM authority to debit fees directly from their account (see Item 15 below). Assets will be held with a qualified custodian, which is typically a bank or broker-dealer. JWWM recommends that investment accounts be held in custody by Schwab Advisor Services ("Schwab"), which is a qualified custodian. JWWM is independently owned and operated and is not affiliated with Schwab. Schwab will hold your assets in a brokerage account and buy and sell securities when JWWM instructs them to, which JWWM does in accordance with its agreement with you. While JWWM recommends that you use Schwab as custodian/broker, you will decide whether to do so and will open your account with Schwab by entering into an account agreement directly with them. JWWM does not open the account for you, although JWWM may assist you in doing so. Even though your account is maintained at Schwab, we can still use other brokers to execute trades for your account as described below (see "Your brokerage and custody costs").

How we select brokers/custodians

We seek to recommend a custodian/broker that will hold your assets and execute transactions on terms that are, overall, most advantageous when compared with other available providers and their services. We consider a wide range of factors, including quantitative (Ex: costs) and qualitative (execution, reputation, service) factors. We do not consider whether Schwab or any other broker-dealer/custodian, refers clients to JWWM as part of our evaluation of these broker-dealers.

Your brokerage and custody costs

For our clients' accounts that Schwab maintains, Schwab generally does not charge you separately for custody services but is compensated by charging you commissions or other fees on trades that it executes or that settle into your Schwab account. In addition to commissions, Schwab charges you a flat dollar

amount as a “prime broker” or “trade away” fee for each trade that we have executed by a different broker-dealer but where the securities bought or the funds from the securities sold are deposited (settled) into your Schwab account. These fees are in addition to the commissions or other compensation you pay the executing broker-dealer. Because of this, in order to minimize your trading costs, we have Schwab execute most trades for your account. We have determined that having Schwab execute most trades is consistent with our duty to seek “best execution” of your trades. Best execution means the most favorable terms for a transaction based on all relevant factors, including those listed above (see “How we select brokers/custodians”).

Products and services available to us from Schwab

Schwab Advisor Services™ (formerly called Schwab Institutional®) is Schwab’s business serving independent investment advisory firms like JWWM. They provide JWWM and our clients with access to its institutional brokerage services (trading, custody, reporting, and related services), many of which are not typically available to Schwab retail customers. Schwab also makes available various support services. Some of those services help JWWM manage or administer our clients’ accounts, while others help JWWM manage and grow our business.

Services that benefit you. Schwab’s institutional brokerage services include access to a broad range of investment products, execution of securities transactions, and custody of client assets. The investment products available through Schwab include some to which we might not otherwise have access or that would require a significantly higher minimum initial investment by our clients. Schwab’s services described in this paragraph generally benefit you and your account.

Services that may not directly benefit you. Schwab also makes available to us other products and services that benefit us but may not directly benefit you or your account. These products and services assist us in managing and administering our clients’ accounts. They include investment research, both Schwab’s own and that of third parties. We may use this research to service all or a substantial number of our clients’ accounts, including accounts not maintained at Schwab. In addition to investment research, Schwab also makes available software and other technology that:

- Provide access to client account data (such as duplicate trade confirmations and account statements):
- Facilitate trade execution and allocate aggregated trade orders for multiple client accounts
- Provide pricing and other market data
- Facilitate payment of our fees from our clients’ accounts
- Assist with back-office functions, recordkeeping, and client reporting

Services that generally benefit only us. Schwab also offers other services intended to help us manage and further develop our business enterprise. These services include:

- Educational conferences and events
- Consulting on technology, compliance, legal, and business needs
- Publications and conferences on practice management and business succession
- Access to employee benefits providers, human capital consultants, and insurance providers

Schwab may provide some of these services itself. In other cases, it will arrange for third-party vendors to provide the services to us. Schwab may also discount or waive its fees for some of these services or pay all or a part of a third party's fees. Schwab may also provide us with other benefits, such as occasional business entertainment of our personnel.

Our interest in Schwab's services

The availability of these services from Schwab benefits us because we do not have to produce or purchase them. We don't have to pay for Schwab's services. These services are not contingent upon us committing any specific amount of business to Schwab in trading commissions or assets in custody. We may have an incentive to recommend that you maintain your account with Schwab, based on our interest in receiving Schwab's services that benefit our business rather than based on your interest in receiving the best value in custody services and the most favorable execution of your transactions. This is a potential conflict of interest. We believe, however, that our selection of Schwab as custodian and broker is in the best interests of our clients. Our selection is primarily supported by the scope, quality, and price of Schwab's services (see "How we select brokers/ custodians") and not Schwab's services that benefit only us.

We do not consider whether Schwab or any other broker-dealer/custodian, refers clients to JWWM as part of our evaluation of these broker-dealers.

B. Aggregating Trades

Commission costs per client may be lower on a particular trade if all clients in whose accounts the trade is to be made are executed at the same time. This is called aggregating trades. If an aggregate trade is not fully executed, the securities will be allocated to client accounts on a *pro rata* basis, except where doing so would create an unintended adverse consequence (For example, if a *pro rata* division would result in a client receiving a fraction of a share, or a position in the account of less than 1%.)

ITEM 13: REVIEW OF ACCOUNTS

Although it is JWWM practice to review accounts continuously throughout the year, all accounts will be reviewed by a senior professional on at least an annual basis. Additionally, it is expected that market conditions, changes in a particular client's account, or changes to a client's circumstances will trigger a review of accounts.

All clients will receive statements and confirmations of trades directly from Schwab. Additionally, all clients will receive quarterly itemized bills from JWWM. Please refer to Item 15 regarding Custody.

Additionally, JWWM utilizes various account aggregation software programs. Depending on the services a client elects, programs may have a vault for client documents, reporting, and links to outside accounts, planning assistance, retirement tools and other various features to assist in the financial planning process.

ITEM 14: CLIENT REFERRALS AND OTHER COMPENSATION

A. Economic Benefit Provided by Third Parties for Advice Rendered to Client.

Please refer to Item 12, where we discuss recommendation of Broker-Dealers.

B. Compensation to Non-Advisory Personnel for Client Referrals.

JWWM does not directly or indirectly compensate any person who is not advisory personnel for client referrals.

ITEM 15: CUSTODY

There are two avenues through which JWWM has custody of client funds; by directly debiting its fees from client accounts pursuant to applicable agreements granting such right, and potentially by permitting clients to issue standing letters of authorization (“SLOAs”). SLOAs permit a client to issue one document that directs JWWM to make distributions out of the client’s account(s).

Clients whose fees are directly debited will provide written authorization to debit advisory fees from their accounts held by a qualified custodian chosen by the client. The client will also receive a statement from their account custodian showing all transactions in their account, including the fee.

We encourage clients to carefully review the statements and confirmations sent to them by their custodian, and to compare the information on your quarterly report prepared by JWWM against the information in the statements provided directly from Schwab. Please alert us of any discrepancies.

In addition to the account custodian’s custody procedures, clients issuing SLOAs will be requested to confirm, in writing, that the accounts to which funds are distributed are parties unrelated to JWWM.

ITEM 16: INVESTMENT DISCRETION

When JWWM is engaged to provide asset management services on a discretionary basis, we will monitor your accounts to ensure that they are meeting your asset allocation requirements. If any changes are needed to your investments, we will make the changes. These changes may involve selling a security or group of investments and buying others or keeping the proceeds in cash. You may at any time place restrictions on the types of investments we may use on your behalf, or on the allocations to each security type. You may receive at your request written or electronic confirmations from your account custodian after any changes are made to your account. You will also receive quarterly statements from your account custodian. Clients engaging us on a discretionary basis will be asked to execute a Limited Power of Attorney (granting us the discretionary authority over the client accounts) as well as an Investment Management Agreement that outlines the responsibilities of both the client and JWWM.

When a client engages JWWM to provide investment management services on a non-discretionary basis, the accounts are monitored by JWWM. The difference is that changes to your account will not be made until JWWM has confirmed with you (either verbally or in writing) that the proposed change is acceptable to you.

ITEM 17: VOTING CLIENT SECURITIES

Copies of our Proxy Voting Policies are available upon request.

From time to time, shareholders of stocks, mutual funds, exchange traded funds or other securities may be permitted to vote on various types of corporate actions. Examples of these actions include mergers, tender offers, or board elections. Clients are required to vote proxies related to their investments, or to choose not to vote their proxies. JWWM will not accept authority to vote client securities. Clients will receive their proxies directly from the custodian for the client account. JWWM will not give clients advice on how to vote proxies.

ITEM 18: FINANCIAL INFORMATION

JWWM does not require the prepayment of fees more than six (6) months or more in advance and therefore has not provided a balance sheet with this brochure.

There are no material financial circumstances or conditions that would reasonably be expected to impair our ability to meet our contractual obligations to our clients.

Item 1: Cover Sheet

FORM ADV PART 2B: Christopher L. Johnson



February 20, 2026

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 – 08/2025

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

PROFESSIONAL DESIGNATIONS:

CERTIFIED FINANCIAL PLANNER® professional

Individuals who are certified for financial planning services in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”). Therefore, may refer to themselves as a CERTIFIED FINANCIAL PLANNER® professional or a CFP® professional, and may use these and the other certification marks (the “CFP Board Certification Marks”) that Certified Financial Planner Board of Standards Center for Financial Planning, Inc. has licensed to CFP Board in the United States. The CFP® certification is voluntary. No federal or state law or regulation requires financial planners to hold the CFP® certification. You may find more information about the CFP® certification at www.cfp.net.

CFP® professionals have met CFP Board’s high standards for education, examination, experience, and ethics. To become a CFP® professional, an individual must fulfill the following requirements:

- Education – Earn a bachelor’s degree or higher from an accredited college or university and complete CFP Board-approved coursework at a college or university through a CFP Board Registered Program. The coursework covers the financial planning subject areas CFP Board has determined are necessary for the competent and professional delivery of financial planning services, as well as a comprehensive financial plan development capstone course. A candidate may satisfy some of the coursework requirements through other qualifying credentials. CFP Board implemented the bachelor’s degree or higher requirement in 2007 and the financial planning development capstone course requirement in March

2012. Therefore, a CFP® professional who first became certified before those dates may not have earned a bachelor's or higher degree or completed a financial planning development capstone course.

- Examination – Pass the comprehensive CFP® Certification Examination. The examination is designed to assess an individual's ability to integrate and apply a broad base of financial planning knowledge in the context of real-life financial planning situations.
- Experience – Complete 6,000 hours of professional experience related to the personal financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.
- Ethics – Satisfy the Fitness Standards for Candidates for CFP® Certification and Former CFP® Professionals Seeking Reinstatement and agree to be bound by CFP Board's Code of Ethics and Standards of Conduct ("Code and Standards"), which sets forth the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements to remain certified and maintain the right to continue to use the CFP Board Certification Marks:

- Ethics – Commit to complying with CFP Board's Code and Standards. This includes a commitment to CFP Board, as part of the certification, to act as a fiduciary, and therefore, act in the best interests of the client, at all times when providing financial advice and financial planning. CFP Board may sanction a CFP® professional who does not abide by this commitment, but CFP Board does not guarantee a CFP® professional's services. A client who seeks a similar commitment should obtain a written engagement that includes a fiduciary obligation to the client.
- Continuing Education – Complete 30 hours of continuing education every two years to maintain competence, demonstrate specified levels of knowledge, skills, and abilities, and keep up with developments in financial planning. Two of the hours must address the Code and Standards.

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

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

Item 5: Additional Compensation

Other than salary, annual bonuses, or regular bonuses, Mr. Johnson 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. Johnson is supervised by his partner and Chief Compliance Officer, Timothy White. In addition, 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. Mr. White can be reached via telephone at (717) 430-0001 or via email at twhite@johnsonandwhite.com.

Item 1: Cover Sheet

FORM ADV PART 2B: Timothy P. White



February 20, 2026

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® professional

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CFP® professionals have met CFP Board’s high standards for education, examination, experience, and ethics. To become a CFP® professional, an individual must fulfill the following requirements:

- Education – Earn a bachelor’s degree or higher from an accredited college or university and complete CFP Board-approved coursework at a college or university through a CFP Board Registered Program. The coursework covers the financial planning subject areas CFP Board has determined are necessary for the competent and professional delivery of financial planning services, as well as a comprehensive financial plan development capstone course. A candidate may satisfy some of the coursework requirements through other qualifying credentials. CFP Board implemented the bachelor’s degree or

higher requirement in 2007 and the financial planning development capstone course requirement in March 2012. Therefore, a CFP® professional who first became certified before those dates may not have earned a bachelor's or higher degree or completed a financial planning development capstone course.

- Examination – Pass the comprehensive CFP® Certification Examination. The examination is designed to assess an individual's ability to integrate and apply a broad base of financial planning knowledge in the context of real-life financial planning situations.
- Experience – Complete 6,000 hours of professional experience related to the personal financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.
- Ethics – Satisfy the Fitness Standards for Candidates for CFP® Certification and Former CFP® Professionals Seeking Reinstatement and agree to be bound by CFP Board's Code of Ethics and Standards of Conduct ("Code and Standards"), which sets forth the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements to remain certified and maintain the right to continue to use the CFP Board Certification Marks:

- Ethics – Commit to complying with CFP Board's Code and Standards. This includes a commitment to CFP Board, as part of the certification, to act as a fiduciary, and therefore, act in the best interests of the client, at all times when providing financial advice and financial planning. CFP Board may sanction a CFP® professional who does not abide by this commitment, but CFP Board does not guarantee a CFP® professional's services. A client who seeks a similar commitment should obtain a written engagement that includes a fiduciary obligation to the client.
- Continuing Education – Complete 30 hours of continuing education every two years to maintain competence, demonstrate specified levels of knowledge, skills, and abilities, and keep up with developments in financial planning. Two of the hours must address the Code and Standards.

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 is supervised by his partner, Christopher Johnson. In addition, 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. Mr. Johnson can be reached via telephone at (717) 430-0001 or via email at cjohnson@johnsonandwhite.com.

Item 1: Cover Sheet

FORM ADV PART 2B: Robert W. Allan III



February 20, 2026

This Brochure Supplement provides information about Robert W. Allan III 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 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, 05/2021 – Present
Advisor, 05/2014 – 05/2021

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

PROFESSIONAL DESIGNATIONS:

CERTIFIED FINANCIAL PLANNER® professional

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CFP® professionals have met CFP Board’s high standards for education, examination, experience, and ethics. To become a CFP® professional, an individual must fulfill the following requirements:

- Education – Earn a bachelor’s degree or higher from an accredited college or university and complete CFP Board-approved coursework at a college or university through a CFP Board Registered Program. The coursework covers the financial planning subject areas CFP Board has determined are necessary for the competent and professional delivery of financial planning services, as well as a comprehensive financial plan development capstone course. A candidate may satisfy some of the coursework requirements through other qualifying credentials. CFP Board implemented the bachelor’s degree or higher requirement in 2007 and the financial planning development capstone course requirement in March 2012. Therefore, a CFP® professional who first became certified before those dates may not have earned a bachelor’s or higher degree or completed a financial planning development capstone course.

- Examination – Pass the comprehensive CFP® Certification Examination. The examination is designed to assess an individual’s ability to integrate and apply a broad base of financial planning knowledge in the context of real-life financial planning situations.
- Experience – Complete 6,000 hours of professional experience related to the personal financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.
- Ethics – Satisfy the Fitness Standards for Candidates for CFP® Certification and Former CFP® Professionals Seeking Reinstatement and agree to be bound by CFP Board’s Code of Ethics and Standards of Conduct (“Code and Standards”), which sets forth the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements to remain certified and maintain the right to continue to use the CFP Board Certification Marks:

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- Continuing Education – Complete 30 hours of continuing education every two years to maintain competence, demonstrate specified levels of knowledge, skills, and abilities, and keep up with developments in financial planning. Two of the hours must address the Code and Standards.

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. 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, and is supervised by his partner and Chief Compliance Officer, Timothy White. In addition, 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. Mr. White may be reached via telephone at (717) 430-0001 and via email at twhite@johnsonandwhite.com.

Item 1: Cover Sheet

FORM ADV PART 2B: Jordan S. Abell



February 20, 2026

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Additional information about Jordan S. Abell is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2: Educational Background and Business Experience

Jordan S. Abell

Born: 1994

EDUCATION:

Master of Science in Personal Financial Planning, The College for Financial Planning, 2025
Bachelor of the Sciences in Marketing, California State University, Northridge, 2020

BUSINESS EXPERIENCE:

Johnson & White Wealth Management, LLC
Wealth Advisor, 01/2026 – Present
Relationship Manager, 03/2021 – 01/2026

PROFESSIONAL DESIGNATIONS:

CERTIFIED FINANCIAL PLANNER® professional

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- Examination – Pass the comprehensive CFP® Certification Examination. The examination is designed to assess an individual’s ability to integrate and apply a broad base of financial planning knowledge in the context of real-life financial planning situations.
- Experience – Complete 6,000 hours of professional experience related to the personal financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.
- Ethics – Satisfy the Fitness Standards for Candidates for CFP® Certification and Former CFP® Professionals Seeking Reinstatement and agree to be bound by CFP Board’s Code of Ethics and Standards of Conduct (“Code and Standards”), which sets forth the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements to remain certified and maintain the right to continue to use the CFP Board Certification Marks:

- Ethics – Commit to complying with CFP Board’s Code and Standards. This includes a commitment to CFP Board, as part of the certification, to act as a fiduciary, and therefore, act in the best interests of the client, at all times when providing financial advice and financial planning. CFP Board may sanction a CFP® professional who does not abide by this commitment, but CFP Board does not guarantee a CFP® professional’s services. A client who seeks a similar commitment should obtain a written engagement that includes a fiduciary obligation to the client.
- Continuing Education – Complete 30 hours of continuing education every two years to maintain competence, demonstrate specified levels of knowledge, skills, and abilities, and keep up with developments in financial planning. Two of the hours must address the Code and Standards.

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. Abell.

Item 4: Other Business Activities

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

Item 5: Additional Compensation

Other than salary, annual bonuses, or regular bonuses, Mr. Abell 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. Abell is supervised by Chief Compliance Officer, Timothy White. In addition, 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. Mr. White may be reached via telephone at (717) 430-0001 and via email at twhite@johnsonandwhite.com.

PRIVACY NOTICE

Categories of Personal Information We Collect

We have collected some or all of the following categories of personal information from individuals within the last twelve (12) months:

- Identifiers, such as name, contact details and address (including physical address, email address and Internet Protocol address), and other identification (including social security number, passport number and drivers' license or state identification card number);
- Other customer records, such as telephone number, signature, bank account number, other financial information (including accounts and transactions with other institutions and anti-money laundering information), and verification documentation and information regarding clients' status under various laws and regulations (including social security number, tax status, income and assets);
- Protected classification characteristics under state or federal law, such as date of birth, citizenship and birthplace;
- Commercial information, such as account data and other information contained in any document provided by clients to authorized service providers (whether directly or indirectly), risk tolerance, transaction history, investment experience and investment activity; and
- Internet or other electronic network activity information, such as information regarding your use of our website and client portal (e.g., cookies, browsing history and/or search history), as well as information you provide to us when you correspond with us in relation to inquiries.

Within the last twelve (12) months, we have shared each of the categories of personal information collected with affiliates and third-party service providers, and we collect personal information from the sources set forth above.

Purposes for Collecting Personal Information

We may collect or share the personal information we collect about you for one or more of the following business or commercial purposes:

- performing services to you, including but not limited to:
 - the administrative processes (and related communication) in preparing for account opening and closing and the processing of transactions;
 - ongoing communication with you, your representatives, advisors and agents;
 - ongoing operations, administrative, accounting, reporting, account maintenance and other processes and communication required to invest, reinvest and otherwise monitor your assets;
 - keeping you informed about our business;
- auditing and verifications related to client interactions, including but not limited to, verifying the quality and effectiveness of services and compliance;

- detecting security incidents, protecting against malicious, deceptive, fraudulent, or illegal activity; and
- complying with U.S., state, local and non-U.S. laws, rules and regulations.

WE DO NOT SELL ANY OF THE PERSONAL INFORMATION WE COLLECT ABOUT YOU TO THIRD PARTIES.

Deletion Rights

You have the right to request that we delete any of your personal information that we retain, subject to certain exceptions, including, but not limited to, our compliance with U.S., state, local and non-U.S. laws, rules and regulations.

Disclosure and Access Rights

You have the right to request that we disclose to you certain information regarding our collection, use, disclosure and sale of personal information specific to you over the last twelve (12) months. Such information includes:

- The categories of personal information we collected about you;
- The categories of sources from which the personal information is collected;
- Our business or commercial purpose for collecting such personal information;
- Categories of third parties with whom we share the personal information;
- The specific pieces of personal information we have collected about you; and
- Whether we disclosed your personal information to a third party, and if so, the categories of personal information that each recipient obtained.

No Discrimination

We will not discriminate against you for exercising your rights, including by denying service, suggesting that you will receive, or charging, different rates for services or suggesting that you will receive, or providing, a different level or quality of service to you.

How to Exercise Your Rights

To exercise any of your rights under applicable privacy laws, or to access this notice in an alternative format, please submit a request using any of the methods set forth below.

Via email: twhite@johnsonandwhite.com

Telephone: please submit your request and telephone number by email to twhite@johnsonandwhite.com and we will call you between 9 a.m. and 6 p.m. Eastern Time.

We will contact you to confirm receipt of your request and request any additional information necessary to verify your request. We verify requests by matching information provided in connection with your request to information contained in our records. Depending on the sensitivity of the request and the varying levels of risk in responding to such requests (for example, the risk of responding to fraudulent or malicious requests), we may request additional information in order to verify your request. You may designate an authorized agent to make a request on your behalf, provided that you provide a signed agreement verifying such authorized agent's authority to make requests on your behalf, and we may verify such authorized person's identity using the procedures above.

*Some state laws give residents additional rights to limit sharing. Under these laws, we may not be able to share information of minors who are of a certain age. In some states, this age is 13

years old. In order to share this information, we must obtain first written permission (“opting-in”). If we do not receive permission to share personal information, then we are prohibited from sharing it or processing it for targeted advertising:

I give you permission to share my personal information:

Signature of Client(s): _____

Printed Name: _____

Our goal is to respond to any verifiable consumer request within forty-five (45) days of our receipt of such request. We will inform you in writing if we cannot meet that timeline. Please contact Tim White, the Chief Compliance Officer of Johnson and White Wealth Management at twhite@johnsonandwhite.com with any questions about this Privacy Notice.

PRIVACY NOTICE SUPPLEMENT: CALIFORNIA RESIDENTS

California law requires us to disclose that you may request to be placed on our “do not call” list at any time by calling us at 717-430-0001. To obtain further information, contact The Office of the California Attorney General at P.O. Box 944255, Sacramento, CA 94244; phone (916) 210-6276.

PRIVACY NOTICE SUPPLEMENT: COLORADO RESIDENTS

Colorado law requires us to disclose that you may request to be placed on our “do not call” list at any time by calling us at 717-430-0001. To obtain further information, contact The Office of the Attorney General, Colorado Department of Law at 1300 Broadway, 10th Floor, Denver, CO 80203; phone (720) 508-6000.

PRIVACY NOTICE SUPPLEMENT: CONNECTICUT RESIDENTS

Connecticut law requires us to disclose that you may request to be placed on our “do not call” list at any time by calling us at 717-430-0001. To obtain further information, contact The Office of the Attorney General, 165 Capitol Avenue, Hartford, CT 06106; phone (860) 808-5318; email Attorney.General@ct.gov.

PRIVACY NOTICE SUPPLEMENT: FLORIDA RESIDENTS

Florida law requires us to disclose that you may request to be placed on our “do not call” list at any time by calling us at 717-430-0001. To obtain further information, contact The Office of the Attorney General, PL-01 The Capitol, Tallahassee, FL 32399-1050; phone (866) 966-7226.

PRIVACY NOTICE SUPPLEMENT: MARYLAND RESIDENTS

Maryland law requires us to disclose that you may request to be placed on our “do not call” list at any time by calling us at 717-430-0001. To obtain further information, contact The Office of the Attorney General, 200 St. Paul Place, Baltimore, MD 21202; phone 888-743-0023; email consumer@oag.state.md.us.

PRIVACY NOTICE SUPPLEMENT: MONTANA RESIDENTS

Montana law requires us to disclose that you may request to be placed on our “do not call” list at any time by calling us at 717-430-0001. To obtain further information, contact The Office of the Attorney General, 215 N Sanders, Third Floor, PO Box 201401, Helena, MT 59620-1401; phone (406) 444-2026; contactdoj@mt.gov.

PRIVACY NOTICE SUPPLEMENT: NORTH CAROLINA RESIDENTS

North Carolina law requires us to disclose that you may request to be placed on our “do not call” list at any time by calling us at 717-430-0001. To obtain further information, contact The Office of the Attorney General, 9001 Mail Service Center, Raleigh, NC 27699-9001; phone (919) 716-6400.

PRIVACY NOTICE SUPPLEMENT: NEW JERSEY RESIDENTS

New Jersey law requires us to disclose that you may request to be placed on our “do not call” list at any time by calling us at 717-430-0001. To obtain further information, contact The Office of the Attorney General, 140 East Front Street, 6th Floor Trenton, NJ 08625-0090; phone (609) 292-4925.

PRIVACY NOTICE SUPPLEMENT: OREGON RESIDENTS

Oregon law requires us to disclose that you may request to be placed on our “do not call” list at any time by calling us at 717-430-0001. To obtain further information, contact The Office of the Attorney General, 1162 Court St. NE, Salem, OR 97301-4096; phone (503) 378-4400; email AttorneyGeneral@doj.oregon.gov.

PRIVACY NOTICE SUPPLEMENT: TEXAS RESIDENTS

Texas law requires us to disclose that you may request to be placed on our “do not call” list at any time by calling us at 717-430-0001. To obtain further information, contact The Office of the Attorney General, P.O. Box 12548, Austin, TX 78711-2548; phone (512) 463-2100.

PRIVACY NOTICE SUPPLEMENT: VIRGINIA RESIDENTS

Virginia law requires us to disclose that you may request to be placed on our “do not call” list at any time by calling us at 717-430-0001. To obtain further information, contact The Office of the Attorney General, 202 North Ninth Street, Richmond, VA 23219; phone (804) 786-2071.