



# ADV PART 2B BROCHURE

**KURTIS L. JOHNSON, CPA®, CFP®, BFA™, CPFA®**

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D/B/A

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This Form ADV 2B ("Brochure Supplement") provides information about the background and qualifications of Kurtis Johnson, CRD #4994444. The information in this brochure supplements the Part 2A brochure of Apella Capital, LLC d/b/a Apella Wealth (hereinafter "Apella" or "firm"), which you should have received a copy of. Please contact our Chief Compliance Officer at (860) 785-2260 or [trichards@apellawealth.com](mailto:trichards@apellawealth.com) if you did not receive Apella's Part 2A brochure or have any questions about the contents of this supplement. Additional information about Kurtis Johnson is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## ITEM 2 – EDUCATIONAL BACKGROUND & BUSINESS EXPERIENCE

**KURTIS L. JOHNSON, CPA®.CFP®, BFA™, CPFA®**

- CRD #: 4994444
- YEAR OF BIRTH: 1978

### EDUCATIONAL BACKGROUND:

- 2000: Asbury College; B.A. in Theological Studies

### BUSINESS BACKGROUND:

- 2025 – Present: Apella Wealth; Senior Financial Advisor
- 2018 – 2025: PBMares Wealth Management, LLC; Senior Wealth Advisor
- 2012 – 2018: TIAA-CREF Individual & Institutional Services, LLC; Senior Financial Consultant
- 2007 – 2012: Fidelity Investments; Retirement Services Representative

### PROFESSIONAL DESIGNATIONS:

- CERTIFIED PUBLIC ACCOUNTANT (CPA®)
- CERTIFIED FINANCIAL PLANNER® (CFP®)
- BEHAVIORAL FINANCIAL ADVISOR (BFA™)
- CERTIFIED PLAN FIDUCIARY ADVISOR (CPFA®)

### CERTIFIED PUBLIC ACCOUNTANT (“CPA®”) DESIGNATION MINIMUM QUALIFICATIONS

The Certified Public Accountant (CPA®) Designation is issued by the Boards of Accountancy. Like regular accountants, CPAs can help organizations and individuals:

- Record and organize financial information;
- Analyze trends;
- Make budgetary recommendations;
- Prepare tax documents;
- Perform internal audits;
- Ensure all financial activities are compliant with local and federal regulations.

However, due to their training in the public sector, CPAs can do a few other things that regular accounts legally can't, such as:

- Representing clients during IRS audits;
- Perform external and public audits;
- Prepare audited financial statements for the Securities and Exchange Commission (SEC).

Each state has slightly different requirements that one must follow for CPA® certification. These requirements are determined by the state's Board of Accountancy and The American Institute of Certified Public Accountants (AICPA®). To verify an individual's CPA® status, please [Search | NASBA](#).

### CERTIFIED FINANCIAL PLANNER (“CFP®”) DESIGNATION MINIMUM QUALIFICATIONS

I am certified for financial planning services in the United States by the Certified Financial Planner Board of Standards, Inc. (“CFP Board”). Therefore, I may refer to myself as a CERTIFIED FINANCIAL PLANNER® professional or a CFP® professional, and I may use these and the CFP Board's other certification marks (the “CFP Board Certification Marks”). 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](http://www.CFP.net).

CFP® professionals have met the 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 the 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 the CFP Board's Code and Standards. This includes a commitment to the 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.

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.

### **BEHAVIORAL FINANCIAL ADVISOR (BFA™) DESIGNATION MINIMUM QUALIFICATIONS**

I hold the Behavioral Financial Advisor™ (BFA™) designation, which is granted jointly by Kaplan Financial Education and think2perform, a leadership and behavioral sciences firm. The BFA™ designation is voluntary. No federal or state law or regulation requires financial professionals to hold the BFA™ designation. Additional information regarding the BFA™ program is available at [www.think2perform.com](http://www.think2perform.com).

The BFA™ designation focuses on the integration of traditional financial planning with behavioral science to help clients improve decision-making, increase financial follow-through, and reduce common emotional biases. To earn the BFA™ designation, individuals must meet the following requirements:

- **Education** - Complete the Behavioral Financial Advisor™ training program, which includes coursework on behavioral economics, emotional competence, values-based decision frameworks, goal-formation

processes, and advisor-client communication strategies. The curriculum emphasizes both the theory and application of behavioral principles within financial planning.

- **Examination** - Pass the BFA™ certification exam, which assesses a candidate's understanding of behavioral finance concepts, decision-making frameworks, and practical application of behavioral coaching techniques in client planning scenarios.
- **Ethics & Conduct** - Agree to abide by professional conduct guidelines established by think2perform and Kaplan, including maintaining client confidentiality, acting with integrity, and engaging in client interactions in a manner consistent with behavioral coaching best practices.
- **Experience** - Although no specific years-of-experience requirement exists, BFA™ candidates are typically financial professionals working directly with clients in advisory, planning, or coaching roles. Program providers may require participants to hold certain industry credentials—or be actively working toward a financial-services designation—before enrollment.

Individuals who earn the BFA™ designation must complete ongoing requirements to maintain active status:

- **Continuing Education** - Satisfy continuing education requirements established by think2perform and Kaplan. Continuing education ensures that BFA™ professionals remain current on behavioral research, financial decision-making trends, and advances in the behavioral sciences.
- **Good Standing** - Maintain good standing with think2perform and Kaplan Financial Education, including compliance with any renewal requirements, ethical standards, and program-updated learning modules.

## **CERTIFIED PLAN FIDUCIARY ADVISOR (CPFA®) DESIGNATION MINIMUM QUALIFICATIONS**

I hold the Certified Plan Fiduciary Advisor® (CPFA®) designation, which is granted by the National Association of Plan Advisors (NAPA), an affiliate organization of the American Retirement Association. The CPFA® designation is voluntary. No federal or state law or regulation requires retirement plan advisors to hold the CPFA® designation. Additional information regarding the CPFA® program is available at [www.napa-net.org](http://www.napa-net.org).

The CPFA® designation is designed for financial professionals who work with retirement plans and focuses on fiduciary responsibility, retirement plan governance, and best practices in plan oversight. To earn the CPFA® designation, individuals must meet the following requirements:

- **Education** – Complete NAPA-approved coursework covering fiduciary roles and responsibilities, retirement plan design, investment selection and monitoring, participant outcomes, and plan governance best practices. The curriculum emphasizes practical application of fiduciary standards under ERISA and related regulations.
- **Examination** – Pass the CPFA® certification examination, which evaluates a candidate's knowledge of fiduciary principles, retirement plan management, compliance considerations, and advisor responsibilities to plan sponsors and participants.
- **Ethics & Conduct** – Agree to abide by NAPA's Code of Professional Conduct, including acting in the best interests of plan sponsors and participants, maintaining professional integrity, and adhering to fiduciary standards applicable to retirement plan advisory services.
- **Experience** – While specific experience requirements may vary, CPFA® candidates are typically professionals who work with employer-sponsored retirement plans in advisory, consulting, or fiduciary support roles.

Individuals who earn the CPFA® designation must satisfy ongoing requirements to maintain active status:

- **Continuing Education** – Complete continuing education requirements established by NAPA to remain current on fiduciary regulations, retirement plan best practices, and evolving industry standards.

- Good Standing – Maintain good standing with NAPA, including compliance with renewal requirements, ethical standards, and any updated program obligations.

You may verify or learn more about the Certified Plan Fiduciary Advisor® designation at: [www.napa-net.org](http://www.napa-net.org)

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### ITEM 3: DISCIPLINARY INFORMATION

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Registered investment advisers must disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice.

Kurtis Johnson has no history of any legal or disciplinary events deemed material to a client's consideration of Kurtis Johnson to act as their investment adviser representative. FINRA's BrokerCheck® system and the Investment Adviser Public Disclosure system provides additional information regarding the registration history of Kurtis Johnson. Please visit FINRA's BrokerCheck® system at <https://brokercheck.finra.org> or the IAPD system at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) for additional information.

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### ITEM 4: OTHER BUSINESS ACTIVITIES

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In addition to their role with Apella, Kurtis Johnson is engaged in the following outside business activities:

#### LICENSED INSURANCE REPRESENTATIVE

Kurtis Johnson is a licensed insurance agent. Insurance recommendation implementation is separate and apart from Kurtis Johnson's role with Apella Wealth. As an insurance professional, Kurtis Johnson will receive customary commissions and related revenues from the various insurance companies selling products. Kurtis Johnson is not required to offer the products of any particular insurance company. Commissions generated by insurance sales do not offset regular advisory fees. This practice presents a conflict of interest in recommending certain insurance companies' products. Clients are not obligated to implement any recommendations made by Kurtis Johnson. Kurtis Johnson will spend approximately 10% of his time per month in this capacity.

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### ITEM 5: ADDITIONAL COMPENSATION

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Kurtis Johnson does not receive any economic benefit outside of the salaries and bonuses described in Item 4 of this brochure or on Form ADV Part 2A Items 10 and 12.

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### ITEM 6: SUPERVISION

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Kurtis Johnson is supervised by Rob Klingensmith. Rob Klingensmith is responsible for overseeing the day-to-day advisory activities conducted by Kurtis Johnson. Rob Klingensmith conducts periodic reviews of the IAR's advisory work to ensure it is consistent with applicable regulatory requirements and the firm's compliance program. Rob Klingensmith can be reached at 757-229-7180.

Ultimate supervisory authority and responsibility for compliance matters rests with the firm's Chief Compliance Officer (CCO), Timothy Richards, who monitors the overall effectiveness of the firm's supervisory structure. The CCO may review the IAR's activities as part of the firm's broader compliance testing program, including reviews of client files, trade activity, and communications, as warranted.