Form ADV Part 2B Brochure Supplement

Item 1 – Overview

Rick F. Johnson

1554 East Huckleberry Circle Sandy, UT 84093 Phone: (801) 566-4899 Website: www.intuitivefinancial.net

Investment Advisor Representative of: VPI Vantage Point Investments, Inc. 9400 So 646 W, Sandy, UT 84074 Phone: (801) 701-2124 Website: www.vpivpf.com

Last Updated: 12/1/2016

This Brochure Supplement provides information about Rick Johnson that accompanies the information found in the Vantage Point Investment, Inc. of your Third Party Investment Advisor's Brochure. Please contact the Vantage Point Investment, Inc. Compliance Department at (801) 701-2124 if you did not receive the Vantage Point Investment, Inc. Brochure or if you have any questions about the contents of this supplement.

Additional Information about Rick Johnson is available on the SEC's website at <u>www.adviserinfo.sec.gov</u>

Item 2 - Educational Background and Business Experience

Vantage Point Investments, Inc. is required to disclose certain information regarding the educational history and business experience for an associated investment advisor representative that provides you with investment advice.

Rick Johnson (Born 1953) earned a Bachelor's of Science degree in Industrial Technology from Utah State University in Logan, UT in 1977.

Rick has been an independent contractor with Vantage Point Investments, Inc. as an Investment Advisor Representative since 10/08/2014 and has worked in the financial planning industry since 1987. Rick's duties include:

- Providing financial planning or consulting services on an hourly, fixed fee, project, or ongoing basis. Rick may provide advice on general issues relating to such topics as financial management, risk management, asset allocation, investment research, estate planning, tax issues, retirement planning, educational funding, goal setting, or other needs. Rick also prepares or updates written segmented or comprehensive financial plans.
- Utilizing third party investment advisers (TPIAs) to manage a client's investment portfolio. After gathering information about each client's financial situation and objectives, Rick may recommend a specific TPIA or investment program based upon their performance, methods of analysis, fees, or the client's financial needs, investment goals, risk tolerance, and/or investment objectives. Rick periodically monitors the TPIA's performance to ensure its management and investment styles remain aligned with the client's investment objectives and goals.

Rick has also been an independent contractor with Parkland Securities, LLC (f/k/a Sammons Securities Company, LLC) as a Registered Representative and Sigma Planning Corp as an Investment Advisor Rep. since 02/2002 he was previously with MML Investors Services from 8/87 to 2/2002 as Registered Representative & Investment Advisor Rep. Rick's duties included:

• Offering investment products through these Sammons Securities Company, LLC & MML Investor Services as part of your investment portfolio and investment advice thru Sigma Planning Corporation & MML Investor Services.

Previous work experience:

• Upon college graduation in 1977 Rick was employed as a Welding & QA Engineer nationally and internationally. Before he joined the financial industry in 1987 he was a district manager of the 10 western state for a national service company.

Rick holds the Series 6/ 22/ 63/ 65 license(s).

Rick F Johnson

Item 3 - Disciplinary Information

VPI is required to disclose all material information regarding any disciplinary events involving an associated investment advisor representative that provides you with investment advice. Rick Johnson does not have any disciplinary events that are applicable to this Item.

Item 4 - Other Business Activities

VPI is required to disclose all material information regarding any investment-related business activities Rick Johnson is involved in outside of their involvement with SPC. Rick Johnson is a registered representative of Vantage Point Investment, Inc. In this capacity, Rick may recommend securities products offered by Vantage Point Investments, Inc. as part of your investment portfolio, and will receive commissions and/or distribution or 'trail' fees based on the sale of these products. Our representatives strive to recommend products that best suit the needs of their clients, however, we are required to disclose that the receipt of commissions and/or trail fees creates a conflict of interest between our interests and that of our clients as it offers an incentive to recommend products based on compensation. Clients are under no obligation, contractually or otherwise, to purchase securities products through any person affiliated with Vantage Point Investments, Inc. The fees you pay Vantage Point Investments, Inc. for advisory services are separate and distinct from the commissions earned by Rick for securities related activities. Please refer to the Fees and Compensation section of the Vantage Point Investment, Inc. for additional disclosures on this topic. Rick Johnson is separately licensed as an independent insurance agent. In this capacity, Rick can effect transactions in insurance products for clients and earn commissions for these activities. Our representatives strive to recommend products that best suit the needs of their clients, however, we are required to disclose that the receipt of commissions creates a conflict of interest between our interests and that of our clients as it offers an incentive to recommend products based on compensation. Clients are under no obligation, contractually or otherwise, to purchase insurance products through any person affiliated with Vantage Point Investments, Inc. The fees you pay Vantage Point Investments, Inc. for advisory services are separate and distinct from the commissions earned by Rick for insurance related activities. VPI is also required to disclose all material information regarding any other business activities Rick Johnson is compensated for that provides a substantial source of Rick's income or involves a substantial portion of Rick's time. Rick is currently not involved in any other business activities that meet these criteria.

Item 5 - Additional Compensation

Vantage Point Investments, Inc. is required to disclose all material information regarding any economic benefits (e.g. sales awards, prizes, or any bonus that is based on the number or amount of sales, client referrals, or new accounts) an investment advisor representative of Vantage Point Investments, Inc. receives from someone who is not a client. Rick Johnson does not receive any economic benefits that are applicable to this Item.

Item 6 – Supervision

Rick Johnson is supervised by Vantage Point Investments, Inc. The advice Rick provides to clients is reviewed and evaluated based on information the client provides on disclosure documents relating to the investment advice. Such documents include, but are not limited to, Client or Entity Data Sheets, Client Service Agreements, Investment Profiles, and Product Disclosure Forms. A Compliance Officer of Vantage Point Investments, Inc. reviews each sale of a securities or investment product prior to or upon the establishment of the account. Established accounts are reviewed at random intervals. Financial or hourly planning involving two or more hours of work by Rick is reviewed by a Compliance Officer upon completion of the plan. Rob Hansen, Chief Compliance Officer, or any Compliance Officer of Vantage Point Investments, Inc. Vantage Point Investment, Inc. Compliance Officers can be reached at 801-701-2112

Item 7 Requirements for State-Registered Advisers

A. Arbitration or Civil, Self-Regulatory Organization or Administrative Proceedings History

Mr. Johnson has not been the subject of any arbitration claim. Also, Mr. Hansen has not been the subject of any civil, self-regulatory organization or administrative proceeding.

B. <u>Bankruptcy History</u>

Mr. Johnson has not been the subject of a bankruptcy petition.