



## IAPD Report

# LANCE JARL JOHNSON

CRD# 2244093

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Please contact FINRA with any concerns.



## IAPD Information About Representatives

IAPD offers information on all current-and many former representatives. Investors are strongly encouraged to use IAPD to check the background of representatives before deciding to conduct, or continue to conduct, business with them.

### What is included in a IAPD report?

IAPD reports for individual representatives include information such as employment history, professional qualifications, disciplinary actions, criminal convictions, civil judgments and arbitration awards.

It is important to note that the information contained in an IAPD report may include pending actions or allegations that may be contested, unresolved or unproven. In the end, these actions or allegations may be resolved in favor of the representative, or concluded through a negotiated settlement with no admission or finding of wrongdoing.

### Where did this information come from?

The information contained in IAPD comes from the Investment Adviser Registration Depository (IARD) and FINRA's Central Registration Depository, or CRD, (see more on CRD below) and is a combination of:

- information the states require representatives and firms to submit as part of the registration and licensing process, and
- information that state regulators report regarding disciplinary actions or allegations against representatives.

### How current is this information?

Generally, representatives are required to update their professional and disciplinary information in IARD within 30 days.

### Need help interpreting this report?

For help understanding how to read this report, please consult NASAA's IAPD Tips page <http://www.nasaa.org/IAPD/IARReports.cfm>

### What if I want to check the background of an Individual Broker or Brokerage Firm?

To check the background of an Individual Broker or Brokerage firm, you can search for the firm or individual in IAPD. If your search is successful, click on the link provided to view the available licensing and registration information in FINRA's BrokerCheck website.

### Are there other resources I can use to check the background of investment professionals?

It is recommended that you learn as much as possible about an individual representative or Investment Adviser firm before deciding to work with them. Your state securities regulator can help you research individuals and certain firms doing business in your state. The contact information for state securities regulators can be found on the website of the North American Securities Administrators Association <http://www.nasaa.org>



## Report Summary

### LANCE JARL JOHNSON (CRD# 2244093)

The report summary provides an overview of the representative's professional background and conduct. The information contained in this report has been provided by the representative, investment adviser and/or securities firms, and/or securities regulators as part of the states' investment adviser registration and licensing process. The information contained in this report was last updated by the representative, a previous employing firm, or a securities regulator on **07/03/2024**.

### CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
<b>IA</b>	ROI FINANCIAL	CRD# 160100	06/08/2012

### QUALIFICATIONS

This representative is currently registered in **0** SRO(s) and **3** jurisdiction(s).

Is this representative currently Inactive or Suspended with any regulator? **No**

**Note:** Not all jurisdictions require IAR registration or may have an exemption from registration.

Additional information including this individual's qualification examinations and professional designations is available in the Detailed Report.

### REGISTRATION HISTORY

This representative was previously registered with the following firm(s):

	FIRM	CRD#	LOCATION	REGISTRATION DATES
<b>IA</b>	AMERIPRISE FINANCIAL SERVICES, INC.	6363	BEAVERTON, OR	04/17/2008 - 11/15/2010

For additional registration and employment history details as reported by the individual, refer to the Registration and Employment History section of the Detailed Report.

### DISCLOSURE INFORMATION

Disclosure events include certain criminal charges and convictions, formal investigations and disciplinary actions initiated by regulators, customer disputes and arbitrations, and financial disclosures such as bankruptcies and unpaid judgments or liens.

Are there events disclosed about this representative? **Yes**

The following types of events are disclosed about this representative:

Type	Count
Customer Dispute	1
Termination	1



## Qualifications

### REGISTRATIONS

This section provides the SRO, states and U.S. territories in which the representative is currently registered and licensed, the category of each registration, and the date on which the registration becomes effective. This section also provides, for each firm with which the representative is currently employed, the address of each location where the representative works. This individual is currently registered with **3** jurisdiction(s) and **0** SRO(s) through his or her employer(s).

### Employment 1 of 1

Firm Name: **ROI FINANCIAL**  
Main Address: 14675 SW MILLIKAN WAY  
BEAVERTON, OR 97003  
Firm ID#: 160100

	Regulator	Registration	Status	Date
	Oregon	Investment Adviser Representative	Approved	06/08/2012
	Texas	Investment Adviser Representative	Restricted Approval	03/23/2024
	Washington	Investment Adviser Representative	Approved	02/27/2015

### Branch Office Locations

**ROI FINANCIAL**  
14675 SW MILLIKAN WAY  
BEAVERTON, OR 97003

**ROI FINANCIAL**  
17355 S. W. Boones Ferry Road  
Lake Oswego, OR 97035



## Qualifications

### PASSED INDUSTRY EXAMS

This section includes all industry exams that the representative has passed. Under limited circumstances, a representative may attain registration after receiving an exam waiver based on a combination of exams the representative has passed and qualifying work experience. Likewise a new exam requirement may be grandfathered based on a representative's specific qualifying work experience. Exam waivers and grandfathering are not included below.

**This individual has passed 0 principal/supervisory exams, 0 general industry/product exams, and 1 state securities law exam.**

#### Principal/Supervisory Exams

Exam	Category	Date
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No information reported.

#### General Industry/Product Exams

Exam	Category	Date
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No information reported.

#### State Securities Law Exams

Exam	Category	Date
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<b>IA</b> <b>B</b>	Uniform Combined State Law Examination (S66)	Series 66	05/02/2003
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### PROFESSIONAL DESIGNATIONS

This section details that the representative has reported **0** professional designation(s).

No information reported.



## Registration & Employment History

### PREVIOUSLY REGISTERED WITH THE FOLLOWING FIRMS

This representative held registrations with the following firms:

	Registration Dates	Firm Name	ID#	Branch Location
IA	04/17/2008 - 11/15/2010	AMERIPRISE FINANCIAL SERVICES, INC.	CRD# 6363	BEAVERTON, OR

### EMPLOYMENT HISTORY

Below is the representative's employment history for up to the last 10 years.

Employment Dates	Employer Name	Position	Investment Related	Employer Location
12/2011 - Present	R.O. I. FINANCIAL ADVISORS	MANAGING MEMBER	Y	BEAVERTON, OR, United States

### OTHER BUSINESS ACTIVITIES

This section includes information, if any, as provided by the representative regarding other business activities the representative is currently engaged in either as a proprietor, partner, officer, director, employee, trustee, agent, or otherwise. This section does not include non-investment related activity that is exclusively charitable, civic, religious, or fraternal and is recognized as tax exempt.

ROI TAX LLC (ROI TAX) established in 2012 is indirectly owned (26%) by Mr Lance Johnson. ROI Tax provides tax preparation and tax filing services and is located at 17355 SW Boones Ferry Road, Suite E, Lake Oswego 97035. He spends less than 40 hours per month on tax related business during the non-tax season and approximately 80 hours per month during tax season (January to April). Tax services may be offered to clients of ROI Financial however they are not obligated to use these services. ROI Financial has policies in place to supervise any shared employees and protect shared client information and privacy.

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

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

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

JRL ENTERPRISES LLC (JRL) was established to purchase an RV. The RV may be used for recreational purposes by the owners and/or leased. Lance Johnson is the Managing partner but not an owner. Two other partners are owners. The co-owners are both clients of ROI. Mr. Johnson does not find any conflict of interest with ROI in owning this recreational vehicle with these clients. Lance Johnson spends less than 1% of his time on JRL.

ROI REAL ESTATE LLC was established as of 4/29/24 and is considered to be investment-related. The company is solely owned by Lance Johnson and provides real estate services. It is located at 17355 Boones Ferry Road, Suite D, Lake Oswego Oregon 97035. Mr. Johnson spends approximately 30 hours per month on real estate related business and administration (none during trading hours). Real estate services may be offered to clients of ROI Financial however they are not obligated to use these



## Registration & Employment History



### OTHER BUSINESS ACTIVITIES

services. ROI Financial has policies in place to supervise any shared employees and protect shared client information and privacy.



## Disclosure Summary

### Disclosure Information

#### What you should know about reported disclosure events:

##### (1) Certain thresholds must be met before an event is reported to IARD, for example:

- A law enforcement agency must file formal charges before an Investment Adviser Representative is required to report a particular criminal event.;
- A customer dispute must involve allegations that an Investment Adviser Representative engaged in activity that violates certain rules or conduct governing the industry and that the activity resulted in damages of at least \$5,000.

##### (2) Disclosure events in IAPD reports come from different sources:

As mentioned in the "About IAPD" section on page 1 of this report, information contained in IAPD comes from Investment Adviser Representatives, firms and regulators. When more than one of these sources reports information for the same disclosure event, all versions of the event will appear in the IAPD report. The different versions will be separated by a solid line with the reporting source labeled.

##### (3) There are different statuses and dispositions for disclosure events:

- A disclosure event may have a status of *pending*, *on appeal*, or *final*.
  - A "pending" disclosure event involves allegations that have not been proven or formally adjudicated.
  - A disclosure event that is "on appeal" involves allegations that have been adjudicated but are currently being appealed.
  - A "final" disclosure event has been concluded and its resolution is not subject to change.
- A final disclosure event generally has a disposition of *adjudicated*, *settled* or *otherwise resolved*.
  - An "adjudicated" matter includes a disposition by (1) a court of law in a criminal or civil matter, or (2) an administrative panel in an action brought by a regulator that is contested by the party charged with some alleged wrongdoing.
  - A "settled" matter generally represents a disposition wherein the parties involved in a dispute reach an agreement to resolve the matter. Please note that Investment Adviser Representatives and firms may choose to settle customer disputes or regulatory matters for business or other reasons.
  - A "resolved" matter usually includes a disposition wherein no payment is made to the customer or there is no finding of wrongdoing on the part of the Investment Adviser Representative. Such matters generally involve customer disputes.

##### (4) You may wish to contact the Investment Adviser Representatives to obtain further information regarding any of the disclosure events contained in this IAPD report.



## DISCLOSURE EVENT DETAILS

When evaluating this information, please keep in mind that some items may involve pending actions or allegations that may be contested and have not been resolved or proven. The event may, in the end, be withdrawn, dismissed, resolved in favor of the Investment Adviser Representative, or concluded through a negotiated settlement with no admission or finding of wrongdoing.

This report provides the information exactly as it was reported to the Investment Adviser Registration Depository. Some of the specific data fields contained in the report may be blank if the information was not provided.

The following types of events are disclosed about this representative:

Type	Count
Customer Dispute	1
Termination	1

### Customer Dispute

This section provides information regarding a customer dispute that was reported to the Investment Adviser Registration Depository (IARD) by the Investment Adviser Representative (IAR), an investment adviser and/or securities firm, and/or a securities regulator. The event may include a consumer-initiated, investment-related complaint, arbitration proceeding or civil suit that contains allegations of sales practice violations against the individual.

The customer dispute may be pending or may have resulted in a civil judgment, arbitration award, monetary settlement, closure without action, withdrawal, dismissal, denial, or other outcome.

#### Disclosure 1 of 1

**Reporting Source:** Individual

**Employing firm when activities occurred which led to the complaint:** AMERICAN EXPRESS FINANCIAL ADVISORS

**Allegations:** CLIENTS ALLEGE IN DECEMBER 1999 THEY ROLLED \$144,251.05 IN RETIREMENT SAVINGS INTO AN AMERICAN EXPRESS FUND. CLIENTS ALLEGE THEY DID NOT RECEIVE A NEW INVESTMENT POLICY STATEMENT WHEN THE MOVE WAS MADE FROM COMMISSION TO FEE BASED. CLIENTS ALLEGE AMERICAN EXPRESS FINANCIAL ADVISORS MOVED THEIR SAVINGS INTO AN ALLEGED UNSUITABLE AGGRESSIVE INVESTMENT STRATEGY. CLIENTS ARE SEEKING RETURN OF UNSPECIFIED OUT OF POCKET LOSSES & RETURN OF FEES AND COSTS.

**Product Type:** Mutual Fund(s)

**Other Product Type(s):** SPS ACCOUNT

**Alleged Damages:** \$220,000.00

### Customer Complaint Information

**Date Complaint Received:** 08/16/2004

**Complaint Pending?** No

**Status:** Settled

**Status Date:** 03/22/2005

**Settlement Amount:** \$75,000.00



**Individual Contribution Amount:** \$0.00

**Arbitration Information**

**Arbitration/Reparation Claim filed with and Docket/Case No.:** NASD ABRITRATION CASE NO. 04-05730

**Date Notice/Process Served:** 08/19/2004

**Arbitration Pending?** No

**Disposition:** Settled

**Disposition Date:** 03/22/2005

**Monetary Compensation Amount:** \$75,000.00

**Individual Contribution Amount:** \$0.00

**Broker Statement**

IN ORDER TO AVOID UNCERTAINTY AND COSTS ASSOCIATED WITH ARBITRATION, AEFA SETTLED AND PAID THE [CUSTOMERS] \$75,000.00. JOHNSON DID NOT CONTRIBUTE TO THE SETTLEMENT AMOUNT. THE [CUSTOMERS] IN TURN RELEASED AEFA AND JOHNSON IN THIS MATTER. JOHNSON WAS NAMED CODEFENDANT SIMPLY BECAUSE OF MARKET DOWNTURN, WHICH LED TO THE [CUSTOMER] LOSSES.



## Termination

This disclosure event involves a situation where the Investment Adviser Representative voluntarily resigned, was discharged or was permitted to resign after allegations were made that accused the Investment Adviser Representative of violating investment-related statutes, regulations, rules or industry standards of conduct; fraud or the wrongful taking of property; or failure to supervise in connection with investment-related statutes, regulations, rules or industry standards of conduct.

### Disclosure 1 of 1

**Reporting Source:** Firm

**Firm Name:** AMERIPRISE FINANCIAL SERVICES, INC.

**Termination Type:** Discharged

**Termination Date:** 10/25/2010

**Allegations:** ASSOCIATED PERSON WAS TERMINATED FOR COMPANY POLICY VIOLATIONS RELATED TO: DISCRETIONARY POWER; COMPLAINTS; OVERVIEW OF COMPLIANCE OBLIGATIONS; PROCESS FOR HANDLING CLIENT COMPLAINTS AND INVESTIGATIONS, PRES-SIGNED FORMS AND APPLICATIONS; ELECTRONIC STORAGE; CONFIDENTIALITY AND SECURITY OF CLIENT INFORMATION AND RECORDS; AND PERMISSIBLE ACTIVITIES.

**Product Type:** Equity Listed (Common & Preferred Stock)

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**Reporting Source:** Individual

**Firm Name:** AMERIPRISE FINANCIAL SERVICES, INC.

**Termination Type:** Discharged

**Termination Date:** 10/25/2010

**Allegations:** ASSOCIATED PERSON WAS TERMINATED FOR COMPANY POLICY VIOLATIONS RELATING TO; DISCRETIONARY POWER; COMPLAINTS; OVERVIEW OF COMPLIANCE OBLIGATIONS; PROCESS FOR HANDLING CLIENT COMPLAINTS AND INVESTIGATIONS; PRES-SIGNED FORMS AND APPLICATIONS; ELECTRONIC STORAGE; CONFIDENTIALITY AND SECURITY OF CLIENT INFORMATION AND RECORDS; AND PERMISSIBLE ACTIVITIES.

**Product Type:** Equity Listed (Common & Preferred Stock)

**Broker Statement** MR. JOHNSON BELIEVES THAT HE WAS TERMINATED BY AMERIPRISE UNJUSTLY BECAUSE HE DID NOT AGREE WITH THEIR BUSINESS PRACTICES.



## End of Report

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