



IAPD Report

ANDREW JAY JOHNSON

CRD# 837948

<u>Section Title</u>	<u>Page(s)</u>
Report Summary	1
Qualifications	2 - 3
Registration and Employment History	4
Disclosure Information	5

i When communicating online or investing with any professional, make sure you know who you're dealing with. [Imposters](#) might link to sites like BrokerCheck from [phishing](#) or similar scam websites, or through [social media](#), trying to steal your personal information or your money.
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

ANDREW JAY JOHNSON (CRD# 837948)

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 **01/18/2018**.

CURRENT EMPLOYERS

Firm	CRD#	Registered Since
IA ROYAL CAPITAL WEALTH MANAGEMENT LLC	CRD# 292217	01/22/2018

QUALIFICATIONS

This representative is currently registered in **0** SRO(s) and **1** 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
IA RBC CAPITAL MARKETS, LLC	31194	INDIANAPOLIS, IN	03/06/2009 - 01/03/2018
B RBC CAPITAL MARKETS, LLC	31194	INDIANAPOLIS, IN	03/04/2009 - 01/03/2018
IA CITIGROUP GLOBAL MARKETS INC.	7059	INDIANAPOLIS, IN	12/15/1998 - 03/26/2009

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	3
Termination	2




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 **1** jurisdiction(s) and **0** SRO(s) through his or her employer(s).

Employment 1 of 1

Firm Name: **ROYAL CAPITAL WEALTH MANAGEMENT LLC**
Main Address: CARMEL, IN
Firm ID#: 292217

Regulator	Registration	Status	Date
 Indiana	Investment Adviser Representative	Approved	01/22/2018

Branch Office Locations

ROYAL CAPITAL WEALTH MANAGEMENT LLC
Carmel, IN



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, 4 general industry/product exams, and 2 state securities law exams.

Principal/Supervisory Exams

Exam	Category	Date
------	----------	------

No information reported.

General Industry/Product Exams

Exam	Category	Date
------	----------	------

Securities Industry Essentials Examination (SIE)	SIE	01/03/2018
National Commodity Futures Examination (S3)	Series 3	10/05/1983
AMEX Put and Call Exam (PC)	PC	04/13/1982
General Securities Representative Examination (S7)	Series 7	05/21/1977

State Securities Law Exams

Exam	Category	Date
------	----------	------

Uniform Investment Adviser Law Examination (S65)	Series 65	08/04/1992
Uniform Securities Agent State Law Examination (S63)	Series 63	02/27/1981

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	03/06/2009 - 01/03/2018	RBC CAPITAL MARKETS, LLC	CRD# 31194	INDIANAPOLIS, IN
B	03/04/2009 - 01/03/2018	RBC CAPITAL MARKETS, LLC	CRD# 31194	INDIANAPOLIS, IN
IA	12/15/1998 - 03/26/2009	CITIGROUP GLOBAL MARKETS INC.	CRD# 7059	INDIANAPOLIS, IN
B	07/31/1993 - 03/26/2009	CITIGROUP GLOBAL MARKETS INC.	CRD# 7059	INDIANAPOLIS, IN
B	04/15/1992 - 07/31/1993	LEHMAN BROTHERS INC.	CRD# 7506	NEW YORK, NY
B	08/11/1979 - 04/03/1992	DEAN WITTER REYNOLDS INC.	CRD# 7556	PURCHASE, NY
B	09/26/1978 - 09/13/1979	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	CRD# 7691	
B	06/01/1977 - 09/26/1978	MERRILL LYNCH, PIERCE, FENNER & SMITH, INC.	CRD# 572	

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
01/2018 - Present	Royal Capital Wealth Management LLC	Investment Adviser Representative	Y	Carmel, IN, United States
03/2009 - 12/2017	RBC CAPITAL MARKETS	FC	Y	INDIANAPOLIS, IN, 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.

(1) Insurance : Mr. Johnson is separately licensed as an independent insurance agent. Investment Related: No Address: 10720 Royal Drive, Carmel, IN 46032; Nature: Individual Life, Health, etc..Position: Sales, No HR/Mo: 30 No HR/Trading: 30; Start: 1976 (2) Royal Capital LLC: Inv Related: No; Nature: Real estate rental property; Position: Owner: No HR/Mo: 5; No HR/Trading: 5



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	3
Termination	2

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 3

Reporting Source: Firm

Employing firm when activities occurred which led to the complaint: DEAN WITTER REYNOLDS, INC.

Allegations: ALLEGED SELLING AWAY & MISREPRESENTATION. SOUGHT RETURN OF ENTIRE INVESTMENT (\$100K), INTEREST, PUNITIVE DAMAGES & ATTORNEYS' FEES.

Product Type:

Alleged Damages: \$100,000.00

Customer Complaint Information

Date Complaint Received: 03/27/1992

Complaint Pending? No

Status: Arbitration/Reparation

Status Date: 06/21/1993

Settlement Amount:

Individual Contribution Amount:

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.: [NASD; 92-01618](#)



Date Notice/Process Served: 05/20/1992
Arbitration Pending? No
Disposition: Award to Customer
Disposition Date: 06/21/1993
Monetary Compensation Amount: \$100,000.00
Individual Contribution Amount: \$100,000.00
Firm Statement CLAIMS AGAINST DEAN WITTER WERE DENIED & DISMISSED. AS TO MR. JOHNSON, CUSTOMERS WERE AWARDED \$100K, INTEREST & ATTORNEYS' FEES. ONE OF THE ARBITRATORS DISSENTED FROM THE FINDING OF LIABILITY AS TO MR. JOHNSON.

Reporting Source: Individual
Employing firm when activities occurred which led to the complaint: DEAN WITTER REYNOLDS, INC.
Allegations: SELLING AWAY, MISREPRESENTATION, CUSTOMERS SEEK RETURN OF ENTIRE INVESTMENT (\$100K); INTEREST, PUNITIVE DAMAGES & ATTORNEYS' FEES.

Product Type:
Alleged Damages: \$100,000.00

Customer Complaint Information

Date Complaint Received: 03/27/1992
Complaint Pending? No
Status: Arbitration/Reparation
Status Date: 06/21/1993

Settlement Amount:
Individual Contribution Amount:

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.: [NASD; 92-01618](#)

Date Notice/Process Served: 05/20/1992
Arbitration Pending? No
Disposition: Award to Customer
Disposition Date: 06/21/1993
Monetary Compensation Amount: \$100,000.00
Individual Contribution Amount: \$100,000.00



Allegations: MANIPULATIVE OR DECEPTIVE CONDUCT, FRAUD, BREACH OF FIDUCIARY RELATIONSHIP CLAIMING \$410,000 PLUS INTEREST.

Product Type:

Alleged Damages: \$410,000.00

Customer Complaint Information

Date Complaint Received:

Complaint Pending? No

Status: Litigation

Status Date:

Settlement Amount:

Individual Contribution Amount:

Civil Litigation Information

Court Details: U.S. DISTRICT; SOUTHERN DISTRICT OF IN; IP95-1659-C

Date Notice/Process Served: 02/14/1997

Litigation Pending? No

Disposition: Settled

Disposition Date: 11/18/1997

Monetary Compensation Amount: \$35,000.00

Individual Contribution Amount:

Broker Statement MATTER WAS SETTLED FOR \$35,000.00-FIRM WAS NOT ADVISED OF SETTLEMENT UNTIL 12/4/97. MANUEL OJEDA (312) 648-3035

Disclosure 3 of 3

Reporting Source: Regulator

Employing firm when activities occurred which led to the complaint: DEAN WITTER REYNOLDS, INC

Allegations: MISREPRESENTATION; OMISSION OF FACTS; ACCOUNT RELATED - FAILURE TO SUPERVISE; OTHER

Product Type:

Alleged Damages: \$50,000.00

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.: [NASD - CASE #92-01618](#)

Date Notice/Process Served: 05/20/1992

Arbitration Pending? No



Disposition: Other

Disposition Date: 06/21/1993

Disposition Detail: AWARD AGAINST PARTY
ACTUAL/COMPENSATORY DAMAGES, RELIEF HAS BEEN AWARDED (PARTIAL OR FULL), AWARD AMOUNT \$50,000.00 JOINTLY AND SEVERALLY; INTEREST, RELIEF HAS BEEN AWARDED (PARTIAL OR FULL), AWARD AMOUNT \$8.00 JOINTLY AND SEVERALLY; OTHER COSTS, RELIEF HAS BEEN AWARDED (PARTIAL OR FULL), AWARD AMOUNT \$3,500.00 JOINTLY AND SEVERALLY; ATTORNEY'S FEES, RELIEF HAS BEEN AWARDED (PARTIAL OR FULL), AWARD AMOUNT \$25,000.00 JOINTLY AND SEVERALLY; PUNITIVE/EXEMPLARY DAMAGES, RELIEF REQUEST HAS BEEN DENIED IN FULL; OTHER MONETARY RELIEF, RELIEF REQUEST HAS BEEN DENIED IN FULL

Reporting Source: Firm

Employing firm when activities occurred which led to the complaint: DEAN WITTER REYNOLDS, INC

Allegations: SELLING AWAY, MISREPRESENTATION. CUSTOMERS SEEK RETURN OF ENTIRE INVESTMENT (\$100K), INTEREST, PUNITIVE DAMAGES & ATTORNEYS' FEES.

Product Type:

Alleged Damages: \$50,000.00

Customer Complaint Information

Date Complaint Received:

Complaint Pending? No

Status: Arbitration/Reparation

Status Date:

Settlement Amount:

Individual Contribution Amount:

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.: [National Association of Securities Dealers, Inc.; 92-01618](#)

Date Notice/Process Served: 05/20/1992

Arbitration Pending? No

Disposition: Award to Customer

Disposition Date: 06/21/1993

Monetary Compensation Amount: \$78,508.00

Individual Contribution Amount:

Firm Statement NOT GIVEN
SHOULD YOU HAVE ANY QUESTIONS CONCERNING THIS



FILING, PLEASE CONTACT JAY M. CUTLER AT 415-955-6352.

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: DEAN WITTER REYNOLDS, INC

Allegations: SELLING AWAY, ASKED FOR DAMAGES OF \$110,000 - THE ABOVE CLIENTS HAVE COMPLAINED TO DEAN WITTER AND THREATENED LEGAL ACTION.

Product Type:

Alleged Damages: \$50,000.00

Customer Complaint Information

Date Complaint Received:

Complaint Pending? No

Status: Arbitration/Reparation

Status Date:

Settlement Amount:

Individual Contribution Amount:

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.: [National Association of Securities Dealers, Inc.; 92-01618](#)

Date Notice/Process Served: 05/20/1992

Arbitration Pending? No

Disposition: Award to Customer

Disposition Date: 06/21/1993

Monetary Compensation Amount: \$78,508.00

Individual Contribution Amount:

Broker Statement COMPLAINT FILED WITH THE DEAN WITTER 3/27/92, NO RESOLUTION IN 1989 IN TRYING TO HELP OUT A CLIENT WHO WAS STARTING A NEW VENTURE, I INTRODUCED PLAINTIF TO ISSUER. PLAINTIFF PURCHASED INTEREST IN VENTURE WHICH I FAILED TO INFORM MY FIRM OF MY INVOLVEMENT



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 2

Reporting Source: Firm
Firm Name: RBC Capital Markets, LLC
Termination Type: Discharged
Termination Date: 12/14/2017
Allegations: Violation of company policies, including policy regarding outside speaking engagements.
Product Type: No Product

Disclosure 2 of 2

Reporting Source: Individual
Firm Name: DEAN WITTER REYNOLDS, INC.
Termination Type: Permitted to Resign
Termination Date: 03/29/1992
Allegations: N/A
ACCUSED OF SELLING AWAY FROM DEAN WITTER.
ALLEGED DAMAGES \$100,000. PLUS ATTORNEY FEES.

Product Type:

Other Product Types:

Broker Statement TERMINATION OF EMPLOYMENT
IN 1989, IN TRYING TO HELP OUT A CLIENT WHO WAS
STARTING A NEW VENTURE, I INTRODUCED PLAINTIFF TO ISSUER.
PLAINTIFF PURCHASED INTEREST IN VENTURE WHICH I FAILED TO
INFORM MY FIRM OF MY INVOLVEMENT.



End of Report

This page is intentionally left blank.