



**LJPR, LLC**

Registered Investment Advisor

## Brochure Supplement (Part 2B of Form ADV)

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### Education and Business Standards

LJPR, LLC requires that advisors in its employ have a bachelor's degree and further coursework demonstrating knowledge of financial planning and tax planning. Examples of acceptable coursework include: an MBA, a CFP®, a CFA, a ChFC, JD, CTFA, or CPA. Additionally, advisors must have work experience that demonstrates their aptitude for financial planning and investment management.

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### Professional Certifications

Employees have earned certifications and credentials, or are enrolled in a program. The credentials are explained in further detail below.

CERTIFIED FINANCIAL PLANNER™ (CFP®): Certified Financial Planners are licensed by the CFP® Board to use the CFP® mark. CFP® certification requirements:

- Bachelor's degree from an accredited college or university.
- Completion of the financial planning education requirements set by the CFP® Board ([www.cfp.net](http://www.cfp.net)).
- Successful completion of the 10-hour CFP® Certification Exam.
- Three-year qualifying full-time work experience.
- Successfully pass the Candidate Fitness Standards and background check.

Chartered Financial Analyst (CFA): Chartered Financial Analysts are licensed by the CFA Institute to use the CFA mark. CFA certification requirements:

- Hold a bachelor's degree from an accredited institution or have equivalent education or work experience.
- Successful completion of all three exam levels of the CFA Program.

- Have 48 months of acceptable professional work experience in the investment decision-making process.
- Fulfill society requirements, which vary by society. Unless you are upgrading from affiliate membership, all societies require two sponsor statements as part of each application; these are submitted online by your sponsors.
- Agree to adhere to and sign the Member's Agreement, a Professional Conduct Statement, and any additional documentation requested by CFA Institute.

Certified Public Account (CPA): are licensed and regulated by their state boards of accountancy. While state laws and regulations vary, the education, experience and testing requirements for licensure as a CPA in Michigan include:

- Hold a bachelor's degree from an accredited institution with 24 total hours each in accounting and general business courses.
- Michigan requires CPA candidates to earn one year of qualifying work experience prior to obtaining their CPA certificates. Candidates must have 2,000 hours of qualifying experience in a minimum of one year as an auditor in a CPA firm or a government agency. Additionally, their work must be supervised by an active CPA certificate holder.
- The CPA exam is a series of four tests that take on average 14 hours to complete. Each test is designed to test specific accounting fundamentals: auditing, reporting, regulations and business concepts.
- All American Institute of Certified Public Accounts (AICPA) members are required to follow a rigorous *Code of Professional Conduct* which requires that they act with integrity, objectivity, due care, competence, fully disclose any conflicts of interest (and obtain client consent if a conflict exists), maintain client confidentiality, disclose to the client any commission or referral fees, and serve the public interest when providing financial services.

Personal Financial Specialist (PFS)

- The PFS credential demonstrates that the individual has met the minimum education, experience and testing required of a CPA in addition to a minimum level of expertise in personal financial planning.
- To attain the PFS credential, a candidate must hold a CPA license, and fulfill 3,000 hours of personal financial planning business experience.
- The PFS must complete 80 hours of personal financial planning CPE credits and pass a comprehensive financial planning exam.

- A PFS credential holder must be an active member of the AICPA and is required to adhere to the AICPA's *Code of Professional Conduct*.
- To maintain the PFS credential, the recipient must complete 60 hours of financial planning CPE credits every three years.
- The PFS credential is administered through the AICPA.

#### Accredited Investment Fiduciary (AIF)

- Articulate the basis for, and benefits of, fiduciary standards of excellence.
- Identify the legal standards that require fiduciaries to prudently manage investment decisions.
- Apply the Practices that define a prudent investment process for Investment Stewards and Advisors and recognize the Practices for Investment Managers.
- Strengthen own or clients' fiduciary policies.
- Website: [fi360.com](http://fi360.com).

# Leon C. LaBrecque, JD, CPA, CFP<sup>®</sup>, CFA

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March 28, 2012

This Brochure Supplement provides information about Leon C. LaBrecque that supplements the LJPR, LLC Brochure. You should have received a copy of that Brochure. Please contact our offices at 248-641-7400 if you did not receive LJPR's Brochure or if you have any questions about the contents of this supplement.

Additional information about Leon C. LaBrecque is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## **Item 2- Educational Background and Business Experience**

Leon C. LaBrecque, born in 1955, is a Principal in the firm and serves as Chief Executive Officer for LJPR, LLC. He graduated from the University of Detroit with a B.S. in Accounting (1977), and proceeded to complete his J.D. from the University of Detroit Law School (1980). Leon LaBrecque is a Chartered Financial Analyst, CFA (1989), Certified Financial Planner™, CFP®(1990), State of Michigan Certified Public Accountant CPA (1979), and a State of Michigan Attorney. He is an active member of the AICPA. Since 1989, Leon LaBrecque has been a Senior Investment Adviser for LJPR, LLC.

## **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.

## **Item 4- Other Business Activities**

Leon LaBrecque is not currently, nor in the process of applying to become, a broker-dealer, futures commission merchant, commodity pool operator or commodity trading adviser. Additionally, Leon LaBrecque has not made any arrangements material to its advisory business with a related person who is a: broker-dealer, investment company, other investment adviser, financial planning firm, commodity pool operator, commodity trading adviser, futures commissions merchant, banking or thrift institution, accounting firm, law firm, insurance company or agent, pension consultant, real estate broker or dealer or entity that creates or packages limited partnerships.

## **Item 5- Additional Compensation**

Leon LaBrecque is a practicing attorney and receives compensation for these services.

# Brian J. Roehl, CFP®

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Brian.roehl@ljpr.com

March 28, 2012

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Additional information about Brian J. Roehl is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## **Item 2- Educational Background and Business Experience**

Brian J. Roehl, born in 1955, is a Principal in the firm and serves as Chief Compliance Officer and Chief Financial Officer for LJPR, LLC. He graduated from Michigan State University in 1982 with a B.A. in Accounting and Marketing. He is a Certified Financial Planner™ (CFP®) as of 2009. Since 1989, Brian Roehl has been a Senior Investment Adviser for the firm.

## **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.

## **Item 4- Other Business Activities**

Brian Roehl is not currently, nor in the process of applying to become, a broker-dealer, futures commission merchant, commodity pool operator or commodity trading adviser. Additionally, Brian Roehl has not made any arrangements material to its advisory business with a related person who is a: broker-dealer, investment company, other investment adviser, financial planning firm, commodity pool operator, commodity trading adviser, futures commissions merchant, banking or thrift institution, accounting firm, law firm, insurance company or agent, pension consultant, real estate broker or dealer or entity that creates or packages limited partnerships.

## **Item 5- Additional Compensation**

None

# Brad J. Reynolds, CFA

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Brad.reynolds@ljpr.com

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Additional information about Brad J. Reynolds is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).



## **Item 2- Educational Background and Business Experience**

Brad Reynolds, born in 1970, is a Principal in the firm and serves as the Chief Investment Officer for LJPR. He attended the University of New Hampshire and graduated in 1993 with a B.A. in Business Administration. He is a Chartered Financial Analyst (CFA) and received the designation in 1998. Brad Reynolds has been with the firm since 2005.

## **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.

## **Item 4- Other Business Activities**

Brad Reynolds is not currently, nor in the process of applying to become, a broker-dealer, futures commission merchant, commodity pool operator or commodity trading adviser. Additionally, Brad Reynolds has not made any arrangements material to its advisory business with a related person who is a: broker-dealer, investment company, other investment adviser, financial planning firm, commodity pool operator, commodity trading adviser, futures commissions merchant, banking or thrift institution, accounting firm, law firm, insurance company or agent, pension consultant, real estate broker or dealer or entity that creates or packages limited partnerships.

## **Item 5- Additional Compensation**

None

# Leonard F. Nowak, CFP®

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This Brochure Supplement provides information about Leonard F. Nowak that supplements the LJPR, LLC Brochure. You should have received a copy of that Brochure. Please contact our offices at 248-641-7400 if you did not receive LJPR's Brochure or if you have any questions about the contents of this supplement.

Additional information about Leonard F. Nowak is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## **Item 2- Educational Background and Business Experience**

Leonard F. Nowak, born in 1970, is a Principal in the firm. He graduated from the University of Michigan in 1997 with a B.S. in Biology and continued his studies at Florida State University where he received a Certificate of Financial Planning in 2001. Leonard Nowak is a Certified Financial Planner™ (CFP®) since 2002. Since 2005, Leonard Nowak has been a Financial Adviser for LJPR.

## **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.

## **Item 4- Other Business Activities**

Leonard Nowak is not currently, nor in the process of applying to become, a broker-dealer, futures commission merchant, commodity pool operator or commodity trading adviser. Additionally, Leonard Nowak has not made any arrangements material to its advisory business with a related person who is a: broker-dealer, investment company, other investment adviser, financial planning firm, commodity pool operator, commodity trading adviser, futures commissions merchant, banking or thrift institution, accounting firm, law firm, insurance company or agent, pension consultant, real estate broker or dealer or entity that creates or packages limited partnerships.

## **Item 5- Additional Compensation**

None

# Matthew K. Teetor

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Matthew.teetor@ljpr.com

March 28, 2012

This Brochure Supplement provides information about Matthew K. Teetor that supplements the LJPR, LLC Brochure. You should have received a copy of that Brochure. Please contact our offices at 248-641-7400 if you did not receive LJPR's Brochure or if you have any questions about the contents of this supplement.

Additional information about Matthew K. Teetor is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## **Item 2- Educational Background and Business Experience**

Matthew K. Teetor, born in 1981, is a Principal in the firm. In 2005, he graduated from Baker College with a B.A. in Accounting. Since 2004, Matthew Teetor has been working for LJPR, LLC.

## **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.

## **Item 4- Other Business Activities**

Matthew Teetor is not currently, nor in the process of applying to become, a broker-dealer, futures commission merchant, commodity pool operator or commodity trading adviser. Additionally, Matthew Teetor has not made any arrangements material to its advisory business with a related person who is a: broker-dealer, investment company, other investment adviser, financial planning firm, commodity pool operator, commodity trading adviser, futures commissions merchant, banking or thrift institution, accounting firm, law firm, insurance company or agent, pension consultant, real estate broker or dealer or entity that creates or packages limited partnerships.

## **Item 5- Additional Compensation**

None

# Alan D. Miller, CPA, PFS

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Additional information about Alan D. Miller is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## **Item 2- Educational Background and Business Experience**

Alan Miller, born in 1962, graduated in 1984 from Michigan State University with a B.A. in Accounting. In 1986, Alan Miller passed the CPA examination to become a Certified Public Accountant (CPA) in the State of Michigan. In 2001, he became a Personal Financial Specialist (PFS). Prior to joining LJPR, LLC, Alan Miller was a shareholder of Wilkie & Miller, CPAs, P.C. from 1991- 2009 and served as Vice President and Treasurer. He worked for WealthCare Management, LLC from 2006-2009 as a Financial Adviser and Owner. He is an active member of the AICPA. He is currently working for Alan D. Miller, CPA, P.C. as a Shareholder and President and is a Financial Adviser for LJPR, LLC.

## **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.

## **Item 4- Other Business Activities**

Alan Miller is not currently, nor in the process of applying to become, a broker-dealer, futures commission merchant, commodity pool operator or commodity trading adviser. Additionally, Alan Miller has not made any arrangements material to its advisory business with a related person who is a: broker-dealer, investment company, other investment adviser, financial planning firm, commodity pool operator, commodity trading adviser, futures commissions merchant, banking or thrift institution, accounting firm, law firm, insurance company or agent, pension consultant, real estate broker or dealer or entity that creates or packages limited partnerships.

## **Item 5- Additional Compensation**

Alan Miller is a practicing CPA and receives additional compensation directly related to these services.

# Michael D. Reed, AIF®

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March 28, 2012

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Additional information about Michael D. Reed is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).



## **Item 2- Educational Background and Business Experience**

Michael Reed, born in 1978, graduated from the University of Michigan with a B.A. in Economics in 2000. In 2009, Michael passed the AIF examination to become an Accredited Investment Fiduciary. He began his career as an equity analyst in 2000 at Seizert Capital Partners, and spent the four years prior to joining LJPR, LLC as an investment analyst and bond trader for Citizens Bank Wealth Management. He is currently enrolled in the CFP® curriculum.

## **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.

## **Item 4- Other Business Activities**

Michael Reed is not currently, nor in the process of applying to become, a broker-dealer, futures commission merchant, commodity pool operator or commodity trading adviser. Additionally, Michael Reed has not made any arrangements material to its advisory business with a related person who is a: broker-dealer, investment company, other investment adviser, financial planning firm, commodity pool operator, commodity trading adviser, futures commissions merchant, banking or thrift institution, accounting firm, law firm, insurance company or agent, pension consultant, real estate broker or dealer or entity that creates or packages limited partnerships.

## **Item 5- Additional Compensation**

None

# Jason J. Budrick, CFP®

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Additional information about Jason J. Budrick is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## **Item 2- Educational Background and Business Experience**

Jason Budrick, born in 1978, began his career with Fidelity Investments in 2001 where he obtained his Series 7, and 63 Securities Licenses, and later went on to receive his Certificate in Financial Planning from Florida State University, and is currently enrolled in the Accredited Wealth Management Advisor Program through the College for Financial Planning. Jason is a graduate of Michigan State University, where he received his Bachelor of Arts in Finance. Over the past decade, Jason's professional work experience has focused on educating and advising clients with regards to their retirement and investment planning goals.

## **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.

## **Item 4- Other Business Activities**

Jason Budrick is not currently, nor in the process of applying to become, a broker-dealer, futures commission merchant, commodity pool operator or commodity trading adviser. Additionally, Jason Budrick has not made any arrangements material to its advisory business with a related person who is a: broker-dealer, investment company, other investment adviser, financial planning firm, commodity pool operator, commodity trading adviser, futures commissions merchant, banking or thrift institution, accounting firm, law firm, insurance company or agent, pension consultant, real estate broker or dealer or entity that creates or packages limited partnerships.

## **Item 5- Additional Compensation**

None