



Independent Financial Advisors, LLC
5995 Brockton Avenue, Suite B
Riverside, California 92506-1867

Brochure Supplement

This brochure supplement provides information that supplements the Independent Financial Advisors, LLC ADV Part 2A brochure. You should have received a copy of that brochure. Please contact James R. Valmonte, Chief Compliance Officer if you did not receive Independent Financial Advisors' brochure.

Item 1 Cover Page

A.

Robert M. Bessee, Jr.

Independent Financial Advisors, LLC

Brochure Supplement

Dated 2/25/2012

Contact: James R. Valmonte, Chief Compliance Officer
5995 Brockton Avenue, Suite B
Riverside, California 92506-1867

B.

This brochure supplement provides information about Robert M. Bessee, Jr. that supplements the Independent Financial Advisors, LLC brochure. You should have received a copy of that brochure. Please contact James R. Valmonte, Chief Compliance Officer if you did *not* receive Independent Financial Advisors' brochure or if you have any questions about the contents of this supplement.

Additional information about Robert M. Bessee, Jr. is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Education Background and Business Experience

Robert M. Bessee, Jr. was born in 1955. Mr. Bessee graduated from Cal Poly-Pomona in 1978, with a Bachelor of Arts degree in Accounting. Mr. Bessee has been a Member and an investment adviser representative of Independent Financial Advisors, LLC since February 2000. Since December 1987, Mr. Bessee has been employed with Roorda, Piquet & Bessee, Inc.

Mr. Bessee has held the designation of Certified Public Accountant ("CPA") since November 1988. CPAs 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 generally include minimum college education (typically 150 credit hours with at least a baccalaureate degree and a concentration in accounting), minimum experience levels (most states require at least one year of experience providing services that involve the use of accounting, attest, compilation, management advisory, financial advisory, tax or consulting skills, all of

which must be achieved under the supervision of or verification by a CPA), and successful passage of the Uniform CPA Examination. In order to maintain a CPA license, states generally require the completion of 40 hours of continuing professional education (CPE) each year (or 80 hours over a two year period or 120 hours over a three year period). Additionally, all American Institute of Certified Public Accountants (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. The vast majority of state boards of accountancy have adopted the AICPA's *Code of Professional Conduct* within their state accountancy laws or have created their own.

Item 3 Disciplinary Information

Mr. Besse has no disciplinary events to disclose.

Item 4 Other Business Activities

- A. The supervised person is not actively engaged in any other investment-related businesses or occupations.
- B. **Certified Public Accountant (CPA).** Mr. Bessee, Principal of Roorda, Piquet & Bessee, Inc. (RP&B), a California accounting firm, in his individual capacity as a certified public accountant, may recommend tax preparation and/or accounting services. To the extent a client determines to engage RP&B to provide tax preparation and/or accounting services, such services shall be provided by Mr. Bessee in his individual capacity as a certified public accountant of RP&B, independent of Registrant. Registrant shall receive no portion of fees charged by RP&B for such services. **Conflict of Interest:** The recommendation by Mr. Bessee that a client elect RP&B tax preparation and/or accounting services presents a *material conflict of interest*, as the receipt of fees may provide an incentive to recommend such services, rather than recommending such services based upon a particular client's needs. No client is under any obligation to utilize RP&B for tax preparation and/or accounting services. Clients are reminded that they may elect to obtain such services recommended by the Registrant through other non-affiliated certified public accountants. **The Registrant's Chief Compliance Officer, James R. Valmonte, remains available to address any questions that a client or prospective may have regarding the above conflict of interest.**

Item 5 Additional Compensation

Mr. Besse does not receive any additional compensation for providing advisory services.

Item 6 Supervision

The Registrant provides investment advisory and supervisory services in accordance with the Registrant's policies and procedures manual. The primary purpose of the Registrant's Rule 206(4)-7 policies and procedures is to comply with the requirements of supervision requirements

of Section 203(e)(6) of the Investment Advisor's Act ("*Act*"). The Registrant's Chief Compliance Officer, James R. Valmonte, is primarily responsible for the implementation of the Registrant's policies and procedures and overseeing the activities of the Registrant's supervised persons. Should an employee or investment adviser representative of the Registrant have any questions regarding the applicability/relevance of the *Act*, the Rules thereunder, any section thereof, or any section of the policies and procedures, he/she should address those questions with the Chief Compliance Officer. Should a client have any questions regarding the Registrant's supervision or compliance practices, please contact Mr. Valmonte at (951) 328-0894.

Item 7 Requirements for State-Registered Advisers

Mr. Bessee has no additional disclosures to make under this Item.

Item 1 Cover Page

A.

Teresa A. Parker

Independent Financial Advisors, LLC

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Dated 2/25/2012

Contact: James R. Valmonte, Chief Compliance Officer
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B.

This brochure supplement provides information about Teresa A. Parker that supplements the Independent Financial Advisors, LLC brochure. You should have received a copy of that brochure. Please contact James R. Valmonte, Chief Compliance Officer if you did *not* receive Independent Financial Advisors' brochure or if you have any questions about the contents of this supplement.

Additional information about Teresa A. Parker is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Education Background and Business Experience

Teresa A. Parker was born in 1964. Ms. Parker graduated from California State University at San Bernardino in 1988, with a Bachelor of Arts degree in Business. Ms. Parker has been a Investment Adviser Representative of Independent Financial Advisors, LLC since February 2000. Ms. Parker also served as a Bank Officer at Wells Fargo for 9 years.

Ms. Parker has been a Certified Financial Planner (CFP®) since June 2004. The CFP® designation identifies individuals who have completed the mandatory examination, education, experience, and ethics requirements mandated by the CFP Board. Candidates must have at least three years of qualifying work experience that relates to financial planning. Candidates are required to hold a bachelors degree from an accredited university. CFP® candidates must pass an examination that covers over 100 financial planning topics, which broadly include: general principles of financial planning, insurance planning and risk management, employee benefits

planning, investment planning, income tax planning, retirement planning, and estate planning. Candidates have ongoing ethics requirements and oversight by the CFP Board. In order to maintain the CFP® designation, the CFP Board requires the completion of 30 hours of continuing professional education (CPE) every 2 years.

Item 3 Disciplinary Information

Ms. Parker has no disciplinary events to disclose.

Item 4 Other Business Activities

- A. The supervised person is not actively engaged in any other investment-related businesses or occupations.
- B. The supervised person is not actively engaged in any non-investment-related business or occupation for compensation.

Item 5 Additional Compensation

Ms. Parker does not receive any additional compensation for providing advisory services.

Item 6 Supervision

The Registrant provides investment advisory and supervisory services in accordance with the Registrant's policies and procedures manual. The primary purpose of the Registrant's Rule 206(4)-7 policies and procedures is to comply with the requirements of supervision requirements of Section 203(e)(6) of the Investment Advisor's Act ("*Act*"). The Registrant's Chief Compliance Officer, James R. Valmonte, is primarily responsible for the implementation of the Registrant's policies and procedures and overseeing the activities of the Registrant's supervised persons. Should an employee or investment adviser representative of the Registrant have any questions regarding the applicability/relevance of the *Act*, the Rules thereunder, any section thereof, or any section of the policies and procedures, he/she should address those questions with the Chief Compliance Officer. Should a client have any questions regarding the Registrant's supervision or compliance practices, please contact Mr. Valmonte at (951) 328-0894.

Item 7 Requirements for State-Registered Advisers

Ms. Parker has no additional disclosures to make under this Item.

Item 1 Cover Page

A.

Richard D. Piquet

Independent Financial Advisors, LLC

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B.

This brochure supplement provides information about Richard D. Piquet that supplements the Independent Financial Advisors, LLC brochure. You should have received a copy of that brochure. Please contact James R. Valmonte, Chief Compliance Officer if you did *not* receive Independent Financial Advisors' brochure or if you have any questions about the contents of this supplement.

Additional information about Richard D. Piquet is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Education Background and Business Experience

Richard D. Piquet was born in 1950. Mr. Piquet graduated from Idaho State University in 1980, with a Bachelor of Science degree in Accounting. Mr. Piquet has been a Member and an investment adviser representative of Independent Financial Advisors, LLC since February 2000. Since December 1984, Mr. Piquet has been a Certified Public Accountant with Roorda, Piquet & Bessee, Inc.

Mr. Piquet has held the designation of Certified Public Accountant ("CPA") since March 1983. CPAs 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 generally include minimum college education (typically 150 credit hours with at least a baccalaureate degree and a concentration in accounting), minimum experience levels (most states

require at least one year of experience providing services that involve the use of accounting, attest, compilation, management advisory, financial advisory, tax or consulting skills, all of which must be achieved under the supervision of or verification by a CPA), and successful passage of the Uniform CPA Examination. In order to maintain a CPA license, states generally require the completion of 40 hours of continuing professional education (CPE) each year (or 80 hours over a two year period or 120 hours over a three year period). Additionally, all American Institute of Certified Public Accountants (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. The vast majority of state boards of accountancy have adopted the AICPA's *Code of Professional Conduct* within their state accountancy laws or have created their own.

Item 3 Disciplinary Information

Mr. Piquet has no disciplinary events to disclose.

Item 4 Other Business Activities

- A. The supervised person is not actively engaged in any other investment-related businesses or occupations.
- B. **Certified Public Accountant (CPA).** Mr. Piquet, Principal of Roorda, Piquet & Bessee, Inc. ("RP&B"), a California accounting firm, in his individual capacity as a certified public accountant, may recommend RP&B to provide tax preparation and/or accounting services. To the extent a client determines to engage RP&B to provide tax preparation and/or accounting services, such services shall be provided by Mr. Piquet in his individual capacity as a certified public accountant of RP&B, independent of Registrant. Registrant shall receive no portion of fees charged by RP&B for such services. **Conflict of Interest:** The recommendation by Mr. Piquet that a client elect RP&B tax preparation and/or accounting services presents a *material conflict of interest*, as the receipt of fees may provide an incentive to recommend such services, rather than recommending such services based upon a particular client's needs. No client is under any obligation to utilize RP&B for tax preparation and/or accounting services. Clients are reminded that they may elect to obtain such services recommended by the Registrant through other non-affiliated certified public accountants. **The Registrant's Chief Compliance Officer, James R. Valmonte, remains available to address any questions that a client or prospective may have regarding the above conflict of interest.**

Item 5 Additional Compensation

Mr. Piquet does not receive any additional compensation for providing advisory services.

Item 6 Supervision

The Registrant provides investment advisory and supervisory services in accordance with the Registrant's policies and procedures manual. The primary purpose of the Registrant's Rule 206(4)-7 policies and procedures is to comply with the requirements of supervision requirements of Section 203(e)(6) of the Investment Advisor's Act ("*Act*"). The Registrant's Chief Compliance Officer, James R. Valmonte, is primarily responsible for the implementation of the Registrant's policies and procedures and overseeing the activities of the Registrant's supervised persons. Should an employee or investment adviser representative of the Registrant have any questions regarding the applicability/relevance of the *Act*, the Rules thereunder, any section thereof, or any section of the policies and procedures, he/she should address those questions with the Chief Compliance Officer. Should a client have any questions regarding the Registrant's supervision or compliance practices, please contact Mr. Valmonte at (951) 328-0894.

Item 7 Requirements for State-Registered Advisers

Mr. Piquet has no additional disclosures to make under this Item.

Item 1 Cover Page

A.

James D. Roorda, Jr.

Independent Financial Advisors, LLC

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This brochure supplement provides information about James D. Roorda, Jr. that supplements the Independent Financial Advisors, LLC brochure. You should have received a copy of that brochure. Please contact James R. Valmonte, Chief Compliance Officer if you did *not* receive Independent Financial Advisors' brochure or if you have any questions about the contents of this supplement.

Additional information about James D. Roorda, Jr. is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Education Background and Business Experience

James D. Roorda, Jr. was born in 1951. Mr. Roorda graduated from the University of Southern California in 1974, with a Bachelor of Arts degree in Social Sciences and in 1976 with an MBA degree in Accounting. Mr. Roorda has been a Member and an investment adviser representative of Independent Financial Advisors, LLC since February 2000. Since December 1984, Mr. Roorda has been a Certified Public Accountant with Roorda, Piquet & Bessee, Inc.

Mr. Roorda has held the designation of Certified Public Accountant ("CPA") since December 1981. CPAs 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 generally include minimum college education (typically 150 credit hours with at least a baccalaureate degree and a concentration in accounting), minimum experience levels (most states

require at least one year of experience providing services that involve the use of accounting, attest, compilation, management advisory, financial advisory, tax or consulting skills, all of which must be achieved under the supervision of or verification by a CPA), and successful passage of the Uniform CPA Examination. In order to maintain a CPA license, states generally require the completion of 40 hours of continuing professional education (CPE) each year (or 80 hours over a two year period or 120 hours over a three year period). Additionally, all American Institute of Certified Public Accountants (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. The vast majority of state boards of accountancy have adopted the AICPA's *Code of Professional Conduct* within their state accountancy laws or have created their own.

Item 3 Disciplinary Information

James D. Roorda, while acting in his individual capacity as a member of the Board of Directors of the Employee Ownership Holding Company, Inc., an unaffiliated entity, was named as a party to a proceeding brought by the Department of Labor on November 13, 2008. On July 29, 2009, Mr. Roorda entered into a consent judgment and order which effectively enjoined Mr. Roorda from personally servicing ERISA covered employment plans.

Item 4 Other Business Activities

- A. The supervised person is not actively engaged in any other investment-related businesses or occupations.
- B. **Certified Public Accountant (CPA).** Mr. Roorda, Principal of Roorda, Piquet & Bessee, Inc. ("RP&B"), a California accounting firm, in his individual capacity as a certified public accountant, may recommend RP&B tax preparation and/or accounting services. To the extent a client determines to engage RP&B to provide tax preparation and/or accounting services, such services shall be provided by Mr. Roorda in his individual capacity as a certified public accountant of RP&B, independent of Registrant. Registrant shall receive no portion of fees charged by RP&B for such services. **Conflict of Interest:** The recommendation by Mr. Roorda that a client elect RP&B tax preparation and/or accounting services presents a *material conflict of interest*, as the receipt of fees may provide an incentive to recommend such services, rather than recommending such services based upon a particular client's needs. No client is under any obligation to utilize RP&B for tax preparation and/or accounting services. Clients are reminded that they may elect to obtain such services recommended by the Registrant through other non-affiliated certified public accountants. **The Registrant's Chief Compliance Officer, James R. Valmonte, remains available to address any questions that a client or prospective may have regarding the above conflict of interest.**

Item 5 Additional Compensation

Mr. Roorda does not receive any additional compensation for providing advisory services.

Item 6 Supervision

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Item 7 Requirements for State-Registered Advisers

Mr. Roorda has no additional disclosures to make under this Item.

Item 1 Cover Page

A.

James R. Valmonte

Independent Financial Advisors, LLC

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Dated 2/25/2012

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Additional information about James R. Valmonte is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Education Background and Business Experience

James R. Valmonte was born in 1975. Mr. Valmonte graduated from the University of California-Riverside in 1997, with a Bachelor of Arts degree in Political Science. Mr. Valmonte has been an Investment Adviser Representative of Independent Financial Advisors, LLC since September of 2006. From January 2002 to September 2006, Mr. Valmonte was an Advisory Specialist for American Funds Distributors, Inc. From August 1999 to January 2002, Mr. Valmonte was a Financial Advisor at Morgan Stanley Dean Witter.

Mr. Valmonte has been a Certified Financial Planner (CFP®) since August 2009. The CFP® designation identifies individuals who have completed the mandatory examination, education, experience, and ethics requirements mandated by the CFP Board. Candidates must have at least three years of qualifying work experience that relates to financial planning. Candidates are required to hold a bachelors degree from an accredited university. CFP® candidates must pass an

examination that covers over 100 financial planning topics, which broadly include: general principles of financial planning, insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning. Candidates have ongoing ethics requirements and oversight by the CFP Board. In order to maintain the CFP® designation, the CFP Board requires the completion of 30 hours of continuing professional education (CPE) every 2 years.

Item 3 Disciplinary Information

Mr. Valmonte has no disciplinary events to disclose.

Item 4 Other Business Activities

- A. The supervised person is not actively engaged in any other investment-related businesses or occupations.
- B. The supervised person is not actively engaged in any non-investment-related business or occupation for compensation.

Item 5 Additional Compensation

Mr. Valmonte does not receive any additional compensation for providing advisory services.

Item 6 Supervision

The Registrant provides investment advisory and supervisory services in accordance with the Registrant's policies and procedures manual. The primary purpose of the Registrant's Rule 206(4)-7 policies and procedures is to comply with the requirements of supervision requirements of Section 203(e)(6) of the Investment Advisor's Act ("*Act*"). The Registrant's Chief Compliance Officer, James R. Valmonte, is primarily responsible for the implementation of the Registrant's policies and procedures and overseeing the activities of the Registrant's supervised persons. Should an employee or investment adviser representative of the Registrant have any questions regarding the applicability/relevance of the *Act*, the Rules thereunder, any section thereof, or any section of the policies and procedures, he/she should address those questions with the Chief Compliance Officer. Should a client have any questions regarding the Registrant's supervision or compliance practices, please contact Mr. Valmonte at (951) 328-0894.

Item 7 Requirements for State-Registered Advisers

Mr. Valmonte has no additional disclosures to make under this Item.