

Wealth Management Resources, LLC

Registered Investment Adviser

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February 1, 2012

This brochure provides information about the qualifications and business practices of Wealth Management Resources, LLC. If you have any questions about the content of this brochure, please contact us at (507) 625-3507 or (877) 337-3460 or larryk@wmr-net.com. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority.

Additional information about Wealth Management Resources, LLC and its advisers is available on the SEC's website at www.adviserinfo.sec.gov.

Registered Investment Adviser does not imply a certain level of skill or training.

Item 2 Material Changes

This Item will be used to provide our clients with a summary of new and/or updated information. We will inform you of the revision(s) based on the nature of the updated information.

We will ensure that you receive a summary of any material changes to this and subsequent Brochures within 120 days of the close of our business' fiscal year. Furthermore, we will provide you with other interim disclosures about material changes as necessary.

There have been no material changes to our brochure since the last annual update to our brochure on February 1, 2011.

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4. Advisory Business

Wealth Management Resources, LLC (WMR) was co-founded in 2005 by owners Larry Kuyper and Stephen Buege. Our firm is dedicated to estate planning and private money management.

We provide investment supervisory services, defined as giving continuous advice to a client or making investments for a client based on the individual needs of the clients. Our firm utilizes the institutional service programs offered to independent investment advisers by TD Ameritrade Institutional, Division of TD Ameritrade, Inc. Member NYSE/SIPC, "TD Ameritrade." TD Ameritrade is an independent and unaffiliated brokerage firm.

We also offer investment supervisory services for cash and investments held within variable annuities owned by the client. For these services, trades will be placed through the life insurance company with which the variable annuity is custodied.

Through personal discussions in which goals and objectives based on a client's particular circumstances are established, we develop a client's personal investment policy and create and manage a portfolio based on that policy. Clients may impose restrictions on investing in certain securities or types of securities. This is discussed in further detail in section sixteen -- *Investment Discretion*.

Clients can also receive investment advice on a more limited basis. This may include advice on only an isolated area(s) of concern such as asset allocation advice, retirement planning, or any other specific topic. Our firm also provides specific consultation and administrative services regarding investment and financial concerns of clients. Additionally, we provide advice on non-securities matters. Generally, this is in connection with the rendering of estate planning, insurance, and/or annuity advice. Consulting recommendations are not limited to any specific product or service offered by a broker dealer or insurance company. All recommendations are of a generic nature.

Our firm manages advisory accounts on a discretionary basis. Account supervision is guided by the stated objectives of the client (i.e. tax advantaged, growth, income, or growth and income). As of December 31, 2011, our firm had \$66,553,364.00 of discretionary client assets under management.

5. Fees

The annual fee for investment supervisory services will be charged as a percentage of assets under management, according to the schedule below:

<u>Assets under management</u>	<u>Annual Fee (%)</u>
\$1 - \$100,000.00	1.00% to 2.25%
\$100,000.01 - \$250,000.00	1.00% to 2.00%
\$250,000.01 - \$1 million	1.00% to 1.75%
\$1 million and above	.75% to 1.50%

Accounts holding variable annuities only will be charged an annual fee of 1.00%

We will quote an exact percentage to each client based on both the nature and total dollar value of that account. In certain circumstances, all fees and account minimums may be negotiable. Our firm will deduct fees directly from clients' accounts and will simultaneously send a copy of our bill to the client. Clients will be invoiced in advance at the beginning of each calendar quarter based upon the value (market value or fair market value in the absence of market value, plus any credit balance or minus any debit balance), of the client's account at the end of the previous quarter. A pro rata refund of fees charged will be made if the account is closed within a billing period.

All fees paid to us for investment advisory services are separate and distinct from the fees and expenses charged by mutual funds to their shareholders. The client will be solely responsible for all commissions and other transaction charges and any charge relating to the custody of securities in the account. These fees and expenses are described in each fund's prospectus and will generally include a management fee, other fund expenses, and a possible distribution fee. If the fund also imposes sales charges, a client may pay an initial or deferred sales charge. Variable annuities held in client accounts may carry their own sales charges, fees, and/or other expenses that are entirely separate and distinct from the advisory fees charged by our firm.

A client could invest in a mutual fund or variable annuity directly, without the services of our firm. In that case, the client would not receive the services provided by us which are designed, among other things, to assist the client in determining which mutual fund or funds are most appropriate to each client's financial condition and objectives. See section twelve -- *Brokerage Practices* for more information.

Consulting fees will be charged on an hourly basis, ranging from \$75 - \$150 per hour, depending on the nature and complexity of each client's circumstances, as well as the individual conducting the work. All fees are due and payable upon completion. Typically the work will be presented to the client within 90 days of the contract date, provided that all information needed to prepare the work has been promptly provided by the client.

6. Performance-Based Fees

The fee charged is calculated as described in the fee schedule above and is not charged on the basis of a share of capital gains upon or capital appreciation of the funds or any portion of the funds of an advisory client (SEC Rule 205(a)(1)).

7. Types of Clients

We provide investment advice to individuals, pension and profit sharing plans, trusts, estates, charitable organizations and corporations. There is no stated minimum account size for opening or maintaining an account.

8. Methods of Analysis, Investment Strategies and Risk of Loss

Our firm's investment approach is to build diversified portfolios with a foundation of core holdings, supplemented with positions in sectors (i.e. Pharmaceuticals or Petroleum Refining) or industries (i.e.

Natural Resources or Technology) that are currently favorable, and depending on the portfolio, balanced with income securities (usually bonds).

Core holdings are generally stocks of well-established companies that have a dominant market position and often pay a dividend. Core holdings might be referred to as “Blue Chip” stocks and are purchased with a long term investment horizon of ten years or longer. These positions are rarely, if ever, sold.

These core holdings are supplemented with equities that have a more intermediate term investment horizon, typically two to five years. These would be stocks of companies in particular sectors or industries that are enjoying favorable economic circumstances, and therefore have the potential to outperform the indexes. The plan is to hold these positions for two to five years; however, they will be sold as market conditions warrant.

This approach results in reduced portfolio activity (thereby keeping trading expenses to a minimum) while still giving our clients the opportunity for market beating returns at an acceptable risk level. We also believe that regular portfolio rebalancing has the ability to enhance returns while reducing risk. However, keep in mind that any investment in securities involves risk of loss that clients should be prepared to bear.

In all but the Aggressive and Moderate Growth portfolios, the stock positions are balanced with anywhere from 20% to 75% income securities. Generally speaking, the higher the percentage of bonds, the less volatile the portfolio. Vanguard bond funds are often used in order to get adequate diversification in a cost-effective manner, although some accounts will have individual (usually government) income securities.

9. Disciplinary Information

There are no legal or disciplinary events that are material to a client’s or prospective client’s evaluation of our firm’s advisory business or the integrity of our management.

10. Other Financial Industry Activities and Affiliations

There are no financial industry activities or affiliations that materially affect our advisory business or our clients.

11. Code of Ethics

SEC rule 204 A-1 requires SEC registered investment advisers to adopt codes of ethics. The codes of ethics must set forth standards of conduct expected of advisory personnel and address conflicts that arise from personal trading by advisory personnel. Our firm’s code of ethics is summarized below:

Standards of Conduct: As a fiduciary, WMR will act with the highest level of integrity on behalf of its clients.

Protection of Confidential Information: WMR will comply with all Federal, State, and internal regulations to safeguard confidential client information.

Personal Securities Trading: WMR has adopted procedures and policies to ensure that the interests of its clients are put first.

Reporting: Any violation of WMR's Code of Ethics will be promptly reported to the Compliance Officer.

Education: WMR requires that all employees comply with and acknowledge the receipt of the Code of Ethics.

Wealth Management Resources, LLC will provide a copy of our full Code of Ethics to any client or prospective client upon request.

WMR or individuals associated with WMR may buy or sell securities identical to those recommended to customers for their personal accounts.

In addition, any related person(s) may have an interest or position in a certain security(ies) which may also be recommended to a client.

It is the expressed policy of WMR that no person employed by WMR may purchase or sell any security prior to a transaction(s) being implemented for an advisory account, and therefore, preventing such employees from benefiting from transactions placed on behalf of advisory accounts.

As these situations represent a conflict of interest, WMR has established the following restrictions in order to ensure its fiduciary responsibilities:

- An officer or employee of WMR shall not buy or sell securities for their personal portfolio(s) where their decision is substantially derived, in whole or in part, by reason of his or her employment unless the information is also available to the investing public on reasonable inquiry. No person of WMR shall prefer his or her own interest to that of the advisory client.
- WMR maintains a list of all securities holdings for itself, and anyone associated with this advisory practice with access to advisory recommendations. These holdings are reviewed on a regular basis by an appropriate officer/individual of WMR.
- All clients are fully informed that certain individuals may receive separate compensation when selling insurance to clients.
- WMR emphasizes the unrestricted right of the client to decline to implement any advice rendered.
- WMR requires that all individuals must act in accordance with all applicable Federal and State regulations governing registered investment advisory practices.
- Any individual not in observance of the above may be subject to termination.

12. Brokerage Practices

As our firm does not have the discretionary authority to determine the broker dealer to be used or the commission rates to be paid, clients must direct us as to the broker dealer to be used. In directing the use of a particular broker or dealer, it should be understood that we will not have authority to negotiate commissions or obtain volume discounts, and best execution may not be achieved. In addition, a disparity in commission charges may exist between the commissions charged to other clients. However, if we believe that the use of that broker dealer would hinder the efficiency of managing the account, we will not be able to accept the account.

We do not have any soft dollar arrangements with any broker-dealers.

We do not select or recommend any broker-dealers in exchange for client referrals from those broker-dealers.

Our firm specifically suggests that advisory clients use TD Ameritrade Institutional, Division of TD Ameritrade, Inc. as broker and custodian for their account. We suggest TD Ameritrade because of their execution capability, competitive commission rates and trading fees. In addition, having the majority of clients' accounts at the same brokerage firm facilitates the management and trading of these accounts. As part of this program, our firm receives benefits that it would not receive if it did not offer investment advice.

While there is no direct linkage (except in certain circumstances) between the investment advice given to clients and our participation in this program, economic benefits are received by our firm which would not be received if we did not give investment advice to clients. These benefits may include any or all of the following: A dedicated trading desk that services program participants exclusively; a dedicated service group and an account services manager dedicated to our firm's accounts; access to a real-time order matching system; ability to 'block' clients trades; download of trades, balances and positions; access, for a fee, to an electronic interface with the sponsor's software; duplicate and batched client statements, confirmations and year-end summaries; the ability to have advisory fees directly debited from client accounts (in accordance with Federal and State requirements); a quarterly newsletter; access to mutual funds; and the ability to have loads waived for our clients who invest in certain loaded funds, when certain conditions are met and maintained and the ability to have custody fees waived (when negotiated by the adviser and allowed under certain circumstances).

The benefits received through participation in this program do not depend upon the amount of transactions directed to, or amount of assets custodied by, the program sponsor.

We will execute block trades where possible and when advantageous to clients. This blocking of trades permits the trading of aggregate blocks of securities composed of assets from multiple clients' accounts so long as transaction costs are shared equally and on a pro-rated basis between all accounts included in any such block. Block trading allows us to execute equity trades in a timelier, equitable manner and to reduce overall commission charges to clients. However, no personal trades will ever be included in any client blocks.

13. Review of Accounts

While the underlying securities within Investment Supervisory Service clients' accounts are continuously monitored, these accounts will be formally reviewed at least quarterly by the individual in charge of the account. More frequent reviews may be triggered by material changes in variables such as the client's individual circumstances, or the market, political or economic environment.

Consulting accounts will be reviewed as contracted for at the inception of the advisory relationship.

In addition to the monthly statements and confirmations of transactions that Investment Supervisory Service clients receive from their custodian, our firm will provide written quarterly reports consisting of internal rates of return (time-weighted from inception, year to date, and previous quarter), positions, balances, additions/withdrawals, real and unrealized gains and losses, cost-basis information, and interest/dividend information to clients.

Consulting clients will receive no regular reports from us.

14. Client Referrals and Other Compensation

We do not compensate anyone for client referrals. Additionally, no non-client party provides us with any economic benefit (sales awards or other prizes) for providing investment advice or other advisory services to our clients.

15. Custody

The custodian sends monthly or quarterly account statements directly to clients. Clients should carefully review those statements. Clients also receive quarterly account statements from our firm. Clients should compare the account statements they received from the custodian with those statements they receive from us.

16. Investment Discretion

For discretionary clients, we request that we are provided with written authority to determine which securities and the amounts of securities that are bought or sold. This is done via the advisory agreement which is signed when an account is established. Additionally, part of the custodian's application includes a limited power of attorney statement that is initialed by the client.

Any limitations on this discretionary authority shall be included in a written authority statement. Clients may change/amend these limitations as required. Such amendments shall be submitted in writing.

17. Voting Client Securities

Our firm shall have no obligation or authority to take any action or render any advice with respect to the voting of proxies solicited by or with respect to issuers of securities held by an account. The client (or the plan fiduciary in the case of an account subject to the provisions of ERISA) expressly retains the authority and responsibility for, and our firm is expressly precluded from rendering any advice or taking any action with respect to, the voting of any such proxies.

Clients will receive their proxy materials or solicitations directly from the custodian. Clients are welcome to contact us with any questions about a particular situation via phone or e-mail.

18. Financial Information

There is no financial condition that is reasonably likely to impair our firm's ability to meet contractual commitments to clients.

Part 2A Appendix 1 of Form ADV – Wrap Fee Program Brochure

WMR doesn't participate in any wrap fee programs.

Part 2B of Form ADV –Brochure Supplement

This brochure supplement provides information about Larry Kuyper, Stephen Buege and Christopher Klein. Please contact Larry Kuyper if you have any questions about the contents of this supplement.

LARRY ALLEN KUYPER

Date of Birth: 1957

Item 2 Educational Background & Business Experience

Education:

Graduated from Mankato Technical Institute in 1977 with an Associate Degree in Sales and Marketing.

Employment:

Member & Governor of Wealth Management Resources, LLC from 8/05 to present.

Member & Governor of EFS Financial Resources, LLC from 8/00 to 12/05.

Registered Representative for Brookstone Securities, Inc. from 4/1/06 to 9/30/09.

Registered Representative for National Planning Corp. from 8/00 to 3/31/06.

Licensed life and health insurance broker from 10/90 to present.

Item 3 Disciplinary Information

There are no legal or disciplinary events material to either a client's or prospective client's evaluation of Larry Kuyper.

Item 4 Other Business Activities

Licensed life and health insurance broker.

Estate Planning. In addition to providing investment advice, our firm also offers a proprietary estate planning process called LifePlan. We work closely with a client's attorney and accountant to create an organizational tool that combines a client's legal, tax and financial planning into an organizational binder that may be regularly reviewed to ensure that it is up-to-date. It includes the organization of the following areas:

1. Asset Titling - contains a list of assets and how they are registered.
2. Will and Trusts - Copies of these documents will be included for easy review, and the location of originals referenced.
3. Powers of Attorney - for health care and financial decisions in case of disability.

LifePlan is offered to clients for \$595.00, plus \$25.00 per insurance and investment registration (e.g. if a client has three parcels of land, 10 Certificates of Deposit, four life insurance policies and three mutual funds, the additional charge would be \$500.00). This fee is collected upon presentation of the LifePlan to the client. However, we emphasize that clients are under no obligation to contract with us for this service.

Item 5 Additional Compensation

No one who is not a client provides any economic benefit to Larry Kuyper for providing advisory services. Larry receives no sales awards, prizes or bonuses.

Item 6 Supervision

Larry is the adviser with the primary client contact. He is Chief Compliance Officer for our firm and has no direct supervisor within the company. The State of Minnesota and/or the SEC would provide supervision over him.

STEPHEN JOHN BUEGE**Date of Birth: 1959****Item 2 Educational Background & Business Experience**Education:

Attended University of Wisconsin, Eau Claire from 1977 to 1978.
Graduated from University of Minnesota in 1985 with a B.S. in Education.

Employment:

Member of Wealth Management Resources, LLC from 8/05 to present.
Member of EFS Financial Resources, LLC from 8/00 to 12/05.
Registered Representative for National Planning Corp. from 8/00 to 3/31/06.

Item 3 Disciplinary Information

There are no legal or disciplinary events material to either a client's or prospective client's evaluation of Stephen Buege.

Item 4 Other Business Activities

None.

Item 5 Additional Compensation

No one who is not a client provides any economic benefit to Stephen Buege for providing advisory services. Stephen receives no sales awards, prizes or bonuses.

Item 6 Supervision

Larry A. Kuyper has the responsibility of supervising this adviser.

Stephen has little direct contact with clients. Investment advice is generally given to clients by Larry Kuyper and the action needed to implement those actions in client accounts are relayed to Stephen via written notes or conversation. Larry A. Kuyper is also the Chief Compliance Officer for WMR and can be reached by phone at 507-625-3507 or e-mail at larryk@wmr-net.com.

CHRISTOPHER THOMAS KLEIN

Date of Birth: 1974

Item 2 Educational Background & Business Experience

Education:

Graduated from Minnesota State University, Mankato in 1997 with a B.S. in Communication.

Employment:

Financial Analyst with IBM, Rochester from 02/07 to present.
Registered Representative for Intersecurities, Inc from 01/07 to 12/07.

Item 3 Disciplinary Information

There are no legal or disciplinary events material to either a client's or prospective client's evaluation of Christopher Klein.

Item 4 Other Business Activities

Financial analyst for IBM, Rochester reporting actual trends and forecasting future resource movement for Lotus Notes and Rational software brands. Producing and presenting data analysis reports to brand managers and controllers on a monthly basis.

Item 5 Additional Compensation

No one who is not a client provides any economic benefit to Christopher Klein for providing advisory services. Christopher receives no sales awards, prizes or bonuses.

Item 6 Supervision

Larry A. Kuyper has the responsibility of supervising this adviser.

Larry A. Kuyper is also the Chief Compliance Officer for WMR and can be reached by phone at 507-625-3507 or e-mail at larryk@wmr-net.com.