

**ITEM 1: COVER PAGE FOR
PART 2B OF FORM ADV:
BROCHURE SUPPLEMENT
DATED FEBRUARY 23, 2012**

MATTHEW JEREMY CURFMAN

**RICHMOND BROTHERS, INC.
7415 FOXWORTH COURT
JACKSON, MI 49201**

FIRM CONTACT: DAVID S. RICHMOND, CHIEF COMPLIANCE OFFICER

FIRM WEBSITE ADDRESS: WWW.RICHMONDBROTHERS.COM

This brochure supplement provides information about Mr. Curfman that supplements our brochure. You should have received a copy of that brochure. Please contact Mr. Richmond, President and Chief Compliance Officer of our firm, if you did not receive our firm's brochure or if you have any questions about the contents of this supplement.

Additional information about Mr. Curfman is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Educational Background and Business Experience

We are required to disclose the following information about Mr. Curfman:

Matthew Jeremy Curfman

Year of Birth: 1980

Formal Education after high school:

- 2002; Eastern Michigan University; BA in Business Administration

Business Background (for the past 5 years):

- 05/1998 - Present; Richmond Brothers, Inc; Senior Vice President of Investment Services
- 05/2006 - 09/2011; Sammons Securities Company, LLC; Registered Representative
- 10/2002 - 05/2006; Linsco/Private Ledger Corp.; Registered Representative
- 05/2000 - 05/2001; SunAmerica Securities, Inc.; Registered Representative
- 05/2000 - 05/2001; Ypsilanti Marriott at Eagle Crest; Banquet Captain

Licenses and Other Professional Designations:

- 05/2002 – Series 65
- 08/2000 – Series 63
- 05/2000 – Series 7
- 11/2004 – CFP® - Certified Financial Planner™

We may list any professional designations held by Mr. Curfman. We must provide you with a sufficient explanation of the minimum qualifications required for each designation to allow you to understand the value of the designation.

CFP® - Certified Financial Planner™:

The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (with flame design) marks (collectively, the “CFP® marks”) are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”).

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board’s studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor’s Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board’s financial planning subject areas

include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;

- Examination – Pass the comprehensive CFP® Certification Examination. The examination, administered in 10 hours over a two-day period, includes case studies and client scenarios designed to test one's ability to correctly diagnose financial planning issues and apply one's knowledge of financial planning to real world circumstances;
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP Board's Standards of Professional Conduct, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the Code of Ethics and other parts of the Standards of Professional Conduct, to maintain competence and keep up with developments in the financial planning field; and
- Ethics – Renew an agreement to be bound by the Standards of Professional Conduct. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

Item 3 Disciplinary Information

If there are legal or disciplinary events material to your evaluation of Mr. Curfman, we are required to disclose all material facts regarding those events.¹

We have nothing to disclose in this regard.

¹ **Note:** Our firm may, under certain circumstances, rebut the presumption that a disciplinary event is material. If an event is immaterial, we are not required to disclose it. When we review a legal or disciplinary event involving Mr. Curfman to determine whether it is appropriate to rebut the presumption of materiality, we consider all of the following factors: (1) the proximity of Mr. Curfman to the advisory function; (2) the nature of the infraction that led to the disciplinary event; (3) the severity of the disciplinary sanction; and (4) the time elapsed since the date of the disciplinary event. If we conclude that the materiality presumption has been overcome, we prepare and maintain a file memorandum of our determination in our records. We follow SEC rule 204-2(a)(14)(iii) and similar state rules.

Item 4 Other Business Activities

A. If Mr. Curfman is actively engaged in any investment-related business or occupation, including if Mr. Curfman is registered, or has an application pending to register, as a broker-dealer, registered representative of a broker-dealer, futures commission merchant ("FCM"), commodity pool operator ("CPO"), commodity trading advisor ("CTA"), or an associated person of an FCM, CPO, or CTA, we are required to disclose this fact and describe the business relationship, if any, between the advisory business and the other business.

1. If a relationship between the advisory business and Mr. Curfman's other financial industry activities creates a material conflict of interest with you, the SEC requires us to describe the nature of the conflict and generally how we address it.

We have nothing to disclose in this regard.

2. If Mr. Curfman receives commissions, bonuses or other compensation based on the sale of securities or other investment products, including as a broker-dealer or registered representative, and including distribution or service ("trail") fees from the sale of mutual funds, we have to disclose this fact. If this compensation is not cash, we are required to explain what type of compensation Mr. Curfman receives. We must explain that this practice gives Mr. Curfman an incentive to recommend investment products based on the compensation received, rather than on your needs.

We have nothing to disclose in this regard.

B. If Mr. Curfman is actively engaged in any business or occupation for compensation not discussed in response to Item 4.A, above, and the other business activity or activities provide a substantial source of Mr. Curfman's income or involve a substantial amount of Mr. Curfman's time, we are required to disclose this fact and must describe the nature of that business. If the other business activities represent less than 10 percent of Mr. Curfman's time and income, we may presume that they are not substantial.

Mr. Curfman, in his individual capacity, is a licensed insurance agent through numerous insurance companies, and in such capacity, may recommend, on a fully disclosed commission basis, the purchase of certain insurance products. While our firm does not sell such insurance products to our investment advisory clients, we permit Mr. Curfman, in his individual capacity as a licensed insurance agent, to sell insurance products to our investment advisory clients. A conflict of interest exists to the extent that he may recommend the purchase of insurance products where Mr. Curfman receives insurance commissions or other additional compensation. He spends less than 5% of his time on these activities.

Item 5 Additional Compensation

If someone who is not a client provides an economic benefit to Mr. Curfman for providing advisory services, we are required to generally describe the arrangement. For purposes of this Item, economic benefits include sales awards and other prizes, but do not include Mr. Curfman's

regular salary. Any bonus that is based, at least in part, on the number or amount of sales, client referrals, or new accounts should be considered an economic benefit, but other regular bonuses should not.

We have nothing to disclose in this regard.

Item 6 Supervision

We are required to explain how we supervise Mr. Curfman, including how we monitor the advice Mr. Curfman provides to you. Our firm has to provide the name, title and telephone number of the person responsible for supervising Mr. Curfman's advisory activities on behalf of our firm.

Mr. Richmond, President and Chief Compliance Officer of our firm, supervises and monitors Mr. Curfman's activities. Please contact Mr. Richmond if you have any questions about Mr. Curfman's brochure supplement at 517-536-5000.