

**Item 1: Cover Page for Part 2B of Form ADV:  
Brochure Supplement  
January 2013**

**John Robert Lovett, Jr.**

**San Jacinto Investment Management & Consulting, LLC  
5418 Valerie Street  
Bellaire, TX 77401  
713-553-7655**

**Firm Contact:  
John R. Lovett, Jr.  
Chief Compliance Officer**

**This brochure supplement provides information about John R. Lovett that supplements our brochure. You should have received a copy of that brochure. Please contact John R. Lovett, Jr. if you did not receive San Jacinto Investment Management & Consulting, LLC's brochure or if you have any questions about the contents of this supplement.**

**Additional information about John R. Lovett is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

## **Item 2: Educational Background & Business Experience**

**John Robert Lovett, Jr.**

**Year of Birth:** 1967

### **Educational Background:**

- 1992: Texas A&M University; Bachelor of Science, Animal Science

### **Business Background:**

- 07/2012 – Present San Jacinto Investment Management & Consulting, LLC; Managing Member
- 03/2011 – Present Lovett Cemetery
- 03/2006 – Present Masonic Home & School of Texas
- 08/2007 – 08/2012 Aegis Wealth Advisors, LLC
- 01/2009 – 08/2012 Raymond James Financial Services Advisors, Inc; Investment Advisor
- 01/2001 – 08/2012 Raymond James Financial Services, Inc; Registered Representative
- 08/2006 – 01/2009 Lovett Land & Livestock
- 12/2005 – 01/2009 Steering Committee

### **Exams, Licenses & Other Professional Designations:**

- 1994: Series 3, Series 7 & Series 63
- 1996: Series 24
- 1997: Group 1: General Lines Agent; Life, Accident, Health & HMO (TX)
- 1997: Series 3
- 2005: Certified Fund Specialist (CFS®)
- 2006: Series 31
- 2012: Chartered Retirement Planning Counselor<sup>SM</sup> (CRPC)
- 2012: Series 65

### **CFS®- Certified Fund Specialist®:**

Mr. Lovett has earned a CFS designation. The Certified Fund Specialist® (CFS®) designation is now celebrating its 21st year in existence. More than 11,000 members of the financial services community have already completed the program. CFS® is the oldest designation in the mutual fund industry.

As a certified funds specialist, candidates learn criteria such as alpha, beta, correlation coefficient, first-auto correlation, R-squared, and standard deviation that should be incorporated in the selection process. The programs also benefit individuals in related job functions such as operations, marketing, sales support, distribution, customer service and back office support.

With mutual funds training, a Certified Fund Specialist® is able to evaluate and compare financial measurements and benchmarks when constructing a portfolio. Modern portfolio theory (MPT) is a key part of the program; its components are broken down and detailed in terms the advisor can easily understand and convey to a client. Armed with MPT and other selection criteria learned as part of the mutual fund education, a suitable and efficient portfolio using closed-end, exchange-traded, and open-end funds can be derived.

Practitioners and academics continually update the CFS® materials. Students obtain the best of both worlds—the practical as well as the theoretical. Closed-end funds, ETFs, REITs and UITs are also covered, thereby providing the student with a more rounded education. With this additional investment knowledge, advisors and brokers offer ideas to clients that they would not receive elsewhere.

**CRPC - Chartered Retirement Planning Counselor<sup>SM</sup>:**

Mr. Lovett has a professional designation, Chartered Retirement Planning Counselor (CRPC). The CRPC is offered by The College for Financial Planning®. The CRPC Program focuses on the pre- and post-retirement needs of individuals, allowing you to transform the retirement planning process into a positive experience. Enrollment in the program allows you to study a variety of principles in the retirement planning field. The program guides you through the retirement process from start to finish, addressing issues such as estate planning and asset management. The College for Financial Planning® awards the Chartered Retirement Planning Counselor<sup>SM</sup> and CRPC® designation to students who:

- successfully complete the program;
- pass the final examination; and
- comply with the Code of Ethics, which includes agreeing to abide by the Standards of Professional Conduct promulgated by The College for Financial Planning®.

Applicants must also disclose of any criminal, civil, self-regulatory organization, or governmental agency inquiry, investigation, or proceeding relating to their professional or business conduct. Conferment of the designation is contingent upon the College for Financial Planning's review of matters either self-disclosed or which are discovered by the College that are required to be disclosed.

Students must sign and return the Code of Ethics forms within six months of passing the final exam. Failure to complete and submit the forms within this time frame may result in termination of the individual's candidacy. If an individual wishes to apply for authorization to use the Marks in the future, he or she may be required to fulfill the initial designation requirements in place at the time of passing the exam.

Successful students receive a certificate and are granted the right to use the designation on correspondence and business cards for a two-year period.

Continued use of the CRPC® designation is subject to ongoing renewal requirements. Every two years individuals must renew their right to continue using the CRPC® designation by:

- completing 16 hours of continuing education;
- reaffirming to abide by the Standards of Professional Conduct, Terms and Conditions, and self disclose any criminal, civil, self-regulatory organization, or governmental agency inquiry, investigation, or proceeding relating to their professional or business conduct; and
- paying a biennial renewal fee of \$75.
- Detailed renewal requirements for the College for Financial Planning's professional designation programs can be found on [www.cffpalum.org/renewal](http://www.cffpalum.org/renewal).

The following topics were covered under the program:

- The Retirement Planning Process & Meeting Multiple Financial Objectives
- Sources of Retirement Income
- Personal Savings: Investing for Retirement
- Employer-Sponsored Plans
- Individual Deferred Compensation
- Planning for Incapacity, Disability & Long-Term Care
- When to Retire
- Retirement Plan Distributions
- Asset Management & Investment Strategy During Retirement
- Income Taxes & the Retiree
- Estate Planning

### **Item 3: Disciplinary Information**

If there are legal or disciplinary events material to your evaluation of John R. Lovett, we are required to disclose all material facts regarding those events.

We have nothing to disclose in this regard.

### **Item 4: Other Business Activities**

A. If John R. Lovett is actively engaged in any investment-related business or occupation, including if John R. Lovett 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 John R. Lovett'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.

Mr. Lovett is a licensed insurance agent. He may offer insurance products and receive normal and customary fees as a result of insurance sales. A conflict of interest may arise as these insurance sales may create an incentive to recommend products based on the compensation adviser and/or our supervised persons may earn and may not necessarily be in the best interests of the client.

2. If John R. Lovett 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 John R. Lovett receives. We must explain that this practice gives John R. Lovett 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 John R. Lovett 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 John R. Lovett's income or involve a substantial amount of John R. Lovett'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 John R. Lovett's time and income, we may presume that they are not substantial.

We have nothing to disclose in this regard.

### **Item 5: Additional Compensation**

If someone who is not a client provides an economic benefit to John R. Lovett 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 John R. Lovett'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 John R. Lovett, including how we monitor the advice John R. Lovett provides to you. Our firm has to provide the name, title and telephone number of the person responsible for supervising John R. Lovett's advisory activities on behalf of our firm.

John R. Lovett is the sole principal and Chief Compliance Officer and as such has no internal supervision placed over him. He is, however, bound by our firm's Code of Ethics.

### **Item 7: Requirements for State-Registered Advisers**

A. In addition to the events listed in Item 3 of Part 2B, if John R. Lovett has been involved in one of the events listed below, we disclose all material facts regarding the event.

1. An award or otherwise being found liable in an arbitration claim alleging damages in excess of \$2,500, involving any of the following:
  - (a) an investment or an investment-related business or activity;
  - (b) fraud, false statement(s), or omissions;
  - (c) theft, embezzlement, or other wrongful taking of property;
  - (d) bribery, forgery, counterfeiting, or extortion; or
  - (e) dishonest, unfair, or unethical practices.

We have nothing to disclose in this regard.

2. An award or otherwise being found liable in a civil, self-regulatory organization, or administrative proceeding involving any of the following:
  - (a) an investment or an investment-related business or activity;
  - (b) fraud, false statement(s), or omissions;
  - (c) theft, embezzlement, or other wrongful taking of property;
  - (d) bribery, forgery, counterfeiting, or extortion; or
  - (e) dishonest, unfair, or unethical practices.

We have nothing to disclose in this regard.

B. If John R. Lovett has been the subject of a bankruptcy petition, we must disclose that fact, the date the petition was first brought, and the current status.

We have nothing to disclose in this regard.