

Part 2B of Form ADV: Brochure Supplement

Gerald Ray VanderLugt

and

Matthew Jay Kunnen

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This brochure supplement provides information about Gerald Ray VanderLugt and Matthew Jay Kunnen that supplements the JVL Associates, LLC firm brochure. This brochure supplement should be read in conjunction with the JVL Associates, LLC firm brochure. If you have not received a copy of that brochure or if you have any questions pertaining to this brochure supplement please contact Gerald R. VanderLugt at 616-261-2800 or jvl@jvlassociates.com

Additional information about Gerald Ray VanderLugt and Matthew Jay Kunnen is available on the SEC's website at www.adviserinfo.sec.gov. You can search this site by Investment Adviser Representative and then by individual name or by individual CRD number (Gerald's individual CRD number is 4614339 and Matthew's individual CRD number is 5680816).

Item 2 Educational, Background and Business Experience

Full Legal Name: Gerald Ray VanderLugt (Jerry)

Born: 1956

Education: Jerry graduated from Ferris State University in 1978 with a B.S. in Accounting

Business Experience:

1994 to current - JVL Associates, LLC (successor to JVL Associates, a sole-proprietor). Since 1994, Jerry has worked independently as a close advisor to individuals and families who rely on his expertise for financial planning, wealth management, and investment advisory services. Jerry is the owner and chief compliance officer for the firm.

1982 - 1996 - local CPA firm. Jerry joined a successful local CPA firm where he became a partner in 1986. He worked with closely held businesses and their owners where he provided traditional audit, accounting and tax services as well as business and individual financial planning.

1977 - 1982 - local CPA firm. Jerry began his career in public accounting as an intern and upon graduation from Ferris State University as a full-time employee of a large local CPA firm. He worked with closely held businesses and their owners where he provided traditional audit, accounting and tax services.

Designations:

Gerald Ray VanderLugt has earned the following professional designations and is in good standing with the granting authorities:

Certified Public Accountant (CPA) - attained 1980. CPA's are licensed and regulated by their state boards of accountancy. Jerry is licensed with the State of Michigan. CPA's must have achieved minimum college education requirements, minimum experience levels working in a CPA firm environment and the successful passing of the Uniform CPA examination. In addition, to maintain their license, CPA's must complete 80 hours of continuing education every two years. Additionally, because Jerry is a member of the American Institute of CPA's he is required to follow a Code of Professional Conduct which requires that he act with integrity, objectivity, due care, competence, fully disclose any conflicts of interest, maintain client confidentiality, fully disclose any commissions or referral fees, and serve the public interest when providing financial services. Jerry has actively maintained his CPA license since he attained it in 1980.

Certified Financial Planner (CFP) - attained 1990. The CFP designation is granted by the Certified Financial Planner Board of Standards, Inc. It is a voluntary certification and no federal or state law or regulation requires financial planners to hold it. The CFP designation is recognized around the world for its high standard of professional education, stringent code of conduct and standards of practice and ethical requirements that govern professional engagements with clients. To attain the right to use the CFP

mark, an individual must satisfactorily complete an advanced college-level course of study addressing financial planning subject areas including insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning. In addition, they must pass the comprehensive CFP certification examination and obtain at least three years of full-time financial planning related experience. To maintain the designation CFP's must complete 30 hours of continuing education every two years and agree to abide by the Certified Financial Planner Standards of Conduct which require, among other things, that CFP's demonstrate integrity, objectivity, competence, fairness, confidentiality, professionalism and diligence when providing financial planning services. Jerry has actively maintained the CFP designation since he attained it in 1990.

Certified Valuation Analyst (CVA) - attained 2013. The CVA designation is granted by the National Association of Certified Valuators and Analysts (NACVA). CVA's must successfully complete an intensive training and testing process. CVA's must be licensed CPA's or hold a business degree from an accredited college or university and have met minimum experience levels. In addition to the completion of advanced course work, CVA's must pass the rigorous certification exams conducted by the NACVA, and satisfactorily complete a business valuation and write a comprehensive report of value. To maintain the designation, CVA's must complete additional continuing education every three years. Jerry has actively maintained the CFP designation since he attained it in 2013.

Item 3 Disciplinary Information

Gerald Ray VanderLugt has no reportable disciplinary history.

Item 4 Other Business Activities

Gerald Ray VanderLugt is not engaged in any other investment-related businesses.

Gerald Ray VanderLugt does not receive commissions, bonuses or other compensation on the sale of securities or other investment products.

Gerald Ray VanderLugt is not engaged in any other business or occupation that provides substantial compensation or involves a substantial amount of his time.

Item 5 Additional Compensation

Gerald Ray VanderLugt does not receive any economic benefit from a non-advisory client for the provision of advisory services.

Item 6 Supervision

Gerald R. VanderLugt is the owner and Chief Compliance Officer of JVL Associates, LLC. As such, he is self-supervised. His phone number is 616-261-2800.

Item 2 Educational, Background and Business Experience

Full Legal Name: Matthew Jay Kunnen (Matt)

Born: 1988

Education: Matt graduated from Cornerstone University in 2009 with a dual B.A. degree in Finance and Business Administration.

Business Experience:

June, 2013 to current - JVL Associates, LLC. Matt is an investment analyst at JVL Associates, LLC. His primary responsibilities include performing investment research and analysis while providing day to day oversight of client portfolios with the objective of enhancing both investment performance and tax efficiency for the firm's clients.

June, 2009 – June, 2013 – Matt began his professional career as an investment consultant with Scottrade, Inc. In this capacity he provided guidance and investment education to clients. In addition, he executed trades and performed various regulatory and compliance functions.

Designations:

Matthew Jay Kunnen has earned the following professional designation and license and is in good standing with the granting authorities:

Chartered Financial Analyst (CFA) - attained 2015. The CFA credential is offered by the CFA Institute, a global association of investment professionals. The CFA Program covers a wide variety of investment related topics including investment tools, asset valuation and portfolio management. In order to earn the CFA charter, one must agree to follow the CFA Institute Code and Ethics and Standards of Professional Conduct, pass the CFA Program examinations for Level I, II and III, have four years of qualified work experience in investment decision making and become a member of the CFA Institute and belong to a CFA member society. Matt attained the CFA designation in 2015.

Series 65 License - attained 2013. The Uniform Investment Advisor Law Examination (Series 65) was developed by the North American Securities Administrators Association (NASAA) and is administered by the Financial Industry Regulatory Authority (FINRA). The examination covers various topics, determined by NASAA, necessary to provide investment advice to clients. In addition to successfully completing the examination Matt has met the necessary regulatory requirements to be licensed as an Investment Advisor Representative (IAR) and is registered in the State of Michigan.

Item 3 Disciplinary Information

Matthew Jay Kunnen has no reportable disciplinary history.

Item 4 Other Business Activities

Matthew Jay Kunnen is not engaged in any other investment-related businesses.

Matthew Jay Kunnen does not receive commissions, bonuses or other compensation on the sale of securities or other investment products.

Matthew Jay Kunnen is not engaged in any other business or occupation that provides substantial compensation or involves a substantial amount of his time.

Additional Compensation

Matthew Jay Kunnen does not receive any economic benefit from a non-advisory client for the provision of advisory services.

Item 6 Supervision

Matthew Jay Kunnen is supervised by Gerald R. VanderLugt, owner and Chief Compliance Officer of JVL Associates, LLC. Gerald's phone number is 616-261-2800.