

*This brochure supplement provides information about John Raymond Loquai that supplements the Excel Financial LLC brochure. You should have received a copy of that brochure. Please contact John Raymond Loquai, Managing Member if you did not receive Excel Financial LLC's brochure or if you have any questions about the contents of this supplement.*

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

## **Excel Financial LLC**

### **Form ADV Part 2B – Individual Disclosure Brochure**

*for*

### **John Raymond Loquai**

Personal CRD Number: 5877875

Investment Adviser Representative

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

**Name:** John Raymond Loquai

**Born:** 1984

### **Education Background and Professional Designations:**

#### **Education:**

BS Finance, University of Utah – 2010

#### **Designations:**

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

##### **MINIMUM REQUIREMENTS:**

- 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 and Terms and Conditions. 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

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

#### **CFP® - Certified Financial Planner**

The CERTIFIED FINANCIAL PLANNER<sup>TM</sup>, 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. Currently, more than 62,000 individuals have obtained CFP® certification in the United States.

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.

## Business Background:

2010 – Present	Advisor Representative Excel Financial LLC
2013 – Present	Partner Excel Financial LLC

## Item 3: Disciplinary Information

There are no legal or disciplinary events that are material to a client's or prospective client's evaluation of this advisory business.

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

John Raymond Loquai is not engaged in any investment-related business or occupation (other than this advisory firm).

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

Other than salary, annual bonuses, regular bonuses, John Raymond Loquai does not receive any economic benefit from any person, company, or organization, in exchange for providing clients advisory services through Excel Financial LLC.

#### **Item 6: Supervision**

As a representative of Excel Financial LLC, John Raymond Loquai works closely with his supervisor, James Scott Loquai and all advice provided to clients is reviewed by the supervisor prior to implementation. John Raymond Loquai's contact information is on the cover page of this disclosure document.