



JVL WEALTH
STRATEGIES

Part 2B | Brochure Supplement

March 29, 2024

**Gerald Ray VanderLugt
Matthew Jay Kunnen
Chad Nathan Soukup
Nathan Holmes Lowe
Adam Jon Suwyn**

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JVL Wealth Strategies

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This brochure supplement provides information about Gerald Ray VanderLugt, Matthew Jay Kunnen, Chad Nathan Soukup, Nathan Holmes Lowe, and Adam Jon Suwyn that supplements the JVL Wealth Strategies firm brochure. This brochure supplement should be read in conjunction with the JVL Wealth Strategies 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 Chad Soukup at 616-261-2800 or info@jvlwealth.com.

Additional information about Gerald Ray VanderLugt, Matthew Jay Kunnen, Chad Nathan Soukup, Nathan Holmes Lowe, and Adam Jon Suwyn 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, Matthew's individual CRD number is 5680816, Chad's individual CRD number is 5805699, Nathan's individual CRD number is 6425537, and Adam's individual CRD number is 6531575).

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 Wealth Strategies. 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 founder, a partner and the chief compliance officer for the firm.

1982 to 1996 - Dolinka VanNoord CPA's. Jerry joined a successful local CPA firm in 1982 where he became a partner in 1987.

He worked with closely held businesses and their owners where he provided traditional audit, accounting and tax services as well as strategic business and individual financial planning.

1977 to 1982 - Beene Garter CPA's. Jerry began his career in public accounting as an intern and upon graduation from Ferris State University became a full-time employee. He worked with closely held businesses and their owners where he provided traditional audit, accounting and tax services. Jerry left the firm in 1982 as a Senior Accountant.

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.

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® practitioners 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® professionals demonstrate integrity, objectivity, competence, fairness, confidentiality, professionalism and diligence when providing financial planning services.

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.

Disciplinary Information

Gerald Ray VanderLugt has no reportable disciplinary history.

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.

Additional Compensation

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

Supervision

Gerald R. VanderLugt is supervised by Chad Soukup, a Partner and the Chief Compliance Officer of JVL Wealth Strategies. Chad's phone number is 616-261-2800.

Educational, Background and Business Experience

Full Legal Name: Matthew Jay Kunnen (Matt)

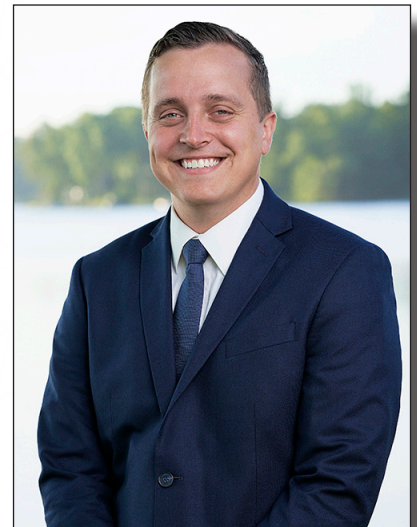
Born: 1988

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

Business Experience:

June, 2013 to current - JVL Wealth Strategies. Matt is a Partner of the firm and serves as an independent and objective advisor to individuals and families who rely on his expertise for holistic financial planning, wealth management, and investment advisory services.

2009 to 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 designations 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.

Certified Financial Planner™ (CFP®) - attained 2017. 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® practitioners 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® professionals demonstrate integrity, objectivity, competence, fairness, confidentiality, professionalism and diligence when providing financial planning services.

Disciplinary Information

Matthew Jay Kunnen has no reportable disciplinary history.

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.

Supervision

Matthew Jay Kunnen is supervised by Chad Soukup, a Partner and the Chief Compliance Officer of JVL Wealth Strategies. Chad's phone number is 616-261-2800.

Educational, Background and Business Experience

Full Legal Name: Chad Nathan Soukup

Born: 1984

Education: Chad graduated from Grand Valley State University in 2006 with a B.B.A. in Accounting. Chad also received his M.B.A. from Grand Valley State University in 2008.

Business Experience:

January, 2019 to current - JVL Wealth Strategies. Chad is a Partner of the firm and serves as an independent and objective advisor to individuals and families who rely on his expertise for holistic financial planning, wealth management, and investment advisory services.

2007 to January 2019 - Plante Moran Financial Advisors. Chad began his career working for a large independent Registered Investment Advisor (RIA), serving successful individuals, families, and closely held businesses and their owners with all aspects of their holistic financial planning, wealth management, and investment advisory needs. Chad left the firm in 2019 as a Client Relationship Manager.



Designations:

Chad Nathan Soukup has earned the following professional designations and is in good standing with the granting authorities:

Certified Public Accountant (CPA) - attained 2009. CPA's are licensed and regulated by their state boards of accountancy. Chad 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 Chad 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.

Certified Financial Planner™ (CFP®) - attained 2010. 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® practitioners 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® professionals demonstrate integrity, objectivity, competence, fairness, confidentiality, professionalism and diligence when providing financial planning services.

Disciplinary Information

Chad Nathan Soukup has no reportable disciplinary history.

Other Business Activities

Chad Nathan Soukup is not engaged in any other investment-related businesses.

Chad Nathan Soukup does not receive commissions, bonuses or other compensation on the sale of securities or other investment products.

Chad Nathan Soukup is not engaged in any other business or occupation that provides substantial compensation or involves a substantial amount of his time.

Additional Compensation

Chad Nathan Soukup does not receive any economic benefit from a non-advisory client for the provision of advisory services.

Supervision

Chad Nathan Soukup is a Partner and the Chief Compliance Officer of JVL Wealth Strategies. As such, he is self-supervised, but is required to comply with the Firm's Code of Ethics. His phone number is 616-261-2800.

Educational, Background and Business Experience

Full Legal Name: Nathan Holmes Lowe (Nate)

Born: 1992

Education: Nate graduated from the University of Notre Dame in 2013 with a B.A. in Economics.

Business Experience:

January, 2022 to current - JVL Wealth Strategies. Nate serves as an independent and objective advisor to individuals and families who rely on his expertise for holistic financial planning, wealth management, and investment advisory services.

2014 to January 2022 - Plante Moran Financial Advisors. Nate began his career working for a large independent Registered Investment Advisor (RIA), serving successful individuals, families, and closely held businesses and their owners with all aspects of their holistic financial planning, wealth management, and investment advisory needs. Nate left the firm in 2022 as a Manager.



Designations:

Nathan Holmes Lowe has earned the following professional designations and is in good standing with the granting authorities:

Certified Financial Planner™ (CFP®) - attained 2017. 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® practitioners 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® professionals demonstrate integrity, objectivity, competence, fairness, confidentiality, professionalism and diligence when providing financial planning services.

Certified Private Wealth Advisor® (CPWA®) - attained 2022. The Certified Private Wealth Advisor® (CPWA®) certification is granted by the Investments and Wealth Institute®. The Certified Private Wealth Advisor® (CPWA®) certification is an advanced professional certification for advisors who serve high-net-worth clients. It's designed for seasoned professionals who seek the latest, most advanced knowledge and techniques to address the sophisticated needs of clients with a minimum net worth of \$5 million. CPWA® professionals have demonstrated the ability to identify

and analyze the unique challenges that high-net-worth individuals face, as well as develop specific strategies to minimize taxes, monetize and protect assets, maximize growth, and transfer wealth. Unlike credentials that focus specifically on investing or financial planning, the CPWA® certification program takes a holistic and multidisciplinary approach, and is designed to help financial leaders make a significant impact in their field. To attain the right to use the CPWA® mark, an individual must have all the following prerequisites: 1) Bachelor's degree from an accredited college or university or one of the following designations or licenses: CIMA®, CIMC®, CFA®, CFP®, ChFC® or CPA license, 2) a satisfactory record of ethical conduct, as determined by IMCA's Admissions Committee, and 3) five years of professional client-centered experience in financial services or a related industry. In addition, the candidate must 1) complete a 6 month pre-study educational component, 2) complete the in-class program at The University of Chicago Booth School of Business or the online program through Yale School of Management, and 3) satisfactorily pass the comprehensive CPWA® examination, which tests on human dynamics, wealth management – technical design, legacy issues, and specialty client services. To maintain the CPWA® designation, professionals are required to complete 40 hours of continuing education every two years and adhere to the Institute's Code of Professional Responsibility, and Rules and Guidelines for Use of the Marks, which require, among other things, that the professional demonstrates integrity, loyalty, objectivity, and a high-level of ethical conduct when providing financial planning services.

Disciplinary Information

Nathan Holmes Lowe has no reportable disciplinary history.

Other Business Activities

Nathan Holmes Lowe is not engaged in any other investment-related businesses.

Nathan Holmes Lowe does not receive commissions, bonuses or other compensation on the sale of securities or other investment products.

Nathan Holmes Lowe is not engaged in any other business or occupation that provides substantial compensation or involves a substantial amount of his time.

Additional Compensation

Nathan Holmes Lowe does not receive any economic benefit from a non-advisory client for the provision of advisory services.

Supervision

Nathan Holmes Lowe is supervised by Chad Soukup, a Partner and the Chief Compliance Officer of JVL Wealth Strategies. Chad's phone number is 616-261-2800.

Educational, Background and Business Experience

Full Legal Name: Adam Jon Suwyn

Born: 1993

Education: Adam graduated from Trinity Christian College in 2015 with a B.S. in Entrepreneurial Management. Adam also received his M.B.A. from The Ohio State University in 2020.

Business Experience:



March, 2023 to current - JVL Wealth Strategies. Adam serves as an independent and objective advisor to individuals and families who rely on his expertise for holistic financial planning, wealth management, and investment advisory services.

August 2020 to February 2023 - JPMorgan Chase. Adam worked in strategy and process improvement roles through a rotational leadership development program at a large multinational bank. Adam left the company in 2023 as a Vice President.

July 2016 to June 2018 - Greenleaf Trust. Adam continued his career at a large trust bank, serving successful individuals and families with financial planning, wealth management, and investment advisory needs. Adam left the firm in 2018 as a Senior Wealth Management Associate.

2015 to June 2016 - Balasa Dinverno Foltz LLC. Adam began his career working for an independent Registered Investment Advisor (RIA), serving successful individuals and families with all aspects of their holistic financial planning, wealth management, and investment advisory needs. Adam left the firm in 2016 as a Financial Planner.

Designations:

Adam Jon Suwyn has earned the following professional designations and is in good standing with the granting authorities:

Certified Financial Planner™ (CFP®) - attained 2017. 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® practitioners 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® professionals demonstrate integrity,

objectivity, competence, fairness, confidentiality, professionalism and diligence when providing financial planning services.

Disciplinary Information

Adam Jon Suwyn has no reportable disciplinary history.

Other Business Activities

Adam Jon Suwyn is not engaged in any other investment-related businesses.

Adam Jon Suwyn does not receive commissions, bonuses or other compensation on the sale of securities or other investment products.

Adam Jon Suwyn is not engaged in any other business or occupation that provides substantial compensation or involves a substantial amount of his time.

Additional Compensation

Adam Jon Suwyn does not receive any economic benefit from a non-advisory client for the provision of advisory services.

Supervision

Adam Jon Suwyn is supervised by Chad Soukup, a Partner and the Chief Compliance Officer of JVL Wealth Strategies. Chad's phone number is 616-261-2800.