

*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**  
Investment Adviser Representative

Excel Financial LLC  
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UPDATED: 3/17/2011

## **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

#### **Business Background:**

2010 – Present

Advisor Representative  
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.

## Item 7: Requirements For State Registered Advisers

*This disclosure is required by Minnesota securities authorities and is provided for your use in evaluating this investment advisor representative's suitability.*

A. John Raymond Loquai has **NOT** been involved in any of the events listed below.

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.
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.

John Raymond Loquai has **NOT** been the subject of a bankruptcy petition at any time.