

This brochure supplement provides information about James Scott Loquai that supplements the Excel Financial LLC brochure. You should have received a copy of that brochure. Please contact James Scott 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 James Scott Loquai is also available on the SEC's website at www.adviserinfo.sec.gov.

Excel Financial LLC
Form ADV Part 2B – Individual Disclosure Brochure
for
James Scott Loquai
Investment Adviser Representative

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Item 2: Educational Background and Business Experience

Name: James Scott Loquai

Born: 1962

Education Background and Professional Designations:

Education:

BS Business & Computer Sciences, Mankato State University – 1984

Designations:

AIF®- Accredited Investment Fiduciary

AIF® MINIMUM QUALIFICATIONS:

- successfully complete the program;
- pass the final examination; and
- Sign and agree to abide by a code of ethics
- Complete six hours of continuing professional education, 4 of which are fi360 Training CE
- Maintaining current contact information in fi360's designee database
- Submit yearly renewal application with \$325 in annual dues

CRPS® - Chartered Retirement Plans SpecialistSM

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 CRPS® designation is subject to ongoing renewal requirements. Every two years individuals must renew their right to continue using the CRPS® 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™, 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:

- i. 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
- ii. 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:

2008 – Present	Managing Member Excel Financial LLC
2006 – Present	Consultant S2Tech, Inc.
2006 – 2007	Registered Representative/Advisor Diversified Wealth Management
1999 – 2006	Senior Vice President ACS, Inc.

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

James Scott Loquai is a licensed insurance agent. From time to time, he will offer clients advice or products from those activities generally as part of a financial planning engagement. Mr. Loquai has no affiliations with any insurance company and does not accept commissions or other compensation from insurance companies. The exclusive compensation for such services are the advisory services fee paid by clients to Excel Financial.

Mr. Loquai is also a business consultant and advisor of S2Tech, Inc. This is a separate activity and is not offered by Mr. Loquai to clients of Excel Financial.

Finally, Mr. Loquai is a board member of Lime Springs Beef, Inc. This is a separate activity and is not offered by Mr. Loquai to clients of Excel Financial. Excel Financial always acts in the best interest of the client.

Item 5: Additional Compensation

Other than direct compensation from Excel Financial, James Scott 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 co-owner and representative of Excel Financial LLC, James Scott Loquai works closely with co-owner, Thomas Raymond Loquai to supervise all duties and activities of the firm. James Scott Loquai's contact information is on the cover page of this disclosure document.