

DENNIS C. TUBBERGEN

March 31, 2014

ADV Part 2B – Supplemental Brochure

***PLP Advisors, LLC
961 Four Mile Road NW
Grand Rapids, MI 49544
Phone: (800) 553-7526***

This Brochure Supplement provides information about Dennis C. Tubbergen that supplements the PLP Advisors, LLC Brochure. You should have received a copy of that Brochure. Please contact Frederick Gearhart at (800) 553-7526 if you did not receive PLP Advisors, LLC's Brochure or if you have any questions about the contents of this supplement.

Additional information about Dennis C. Tubbergen is available on the SEC's website at www.adviserinfo.sec.gov.

ITEM 2 – EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Dennis C. Tubbergen – Chief Executive Officer

Born: 1962

Education:

Calvin College - General Studies - No Degree Earned

Business Background:

PLP Advisors, LLC – January 2010 to Present

- Shareholder
- Chief Executive Officer
- Investment Adviser Representative (December 2013 to Present)

PLP Services, LLC – April 2001 – Present

- Shareholder
- Insurance Agent

PLP Metals, LLC – November 2013 – Present

- Shareholder

USA Wealth Management, LLC – April 2002 to Present

- Shareholder
- Chief Executive Officer
- Investment Adviser Representative

USA Advanced Planners, Inc. – January 2006 – February 2011

- Shareholder
- Registered Principal
- Registered Representative

ITEM 3 – DISCIPLINARY HISTORY

While Mr. Tubbergen served as an officer and a registered representative of USA Advanced Planners, Inc., a FINRA registered broker-dealer, FINRA raised concerns with the brokerage firm's first life settlement transactions, which closed in 2006 and 2007. The brokerage firm had not sent transaction confirmations and FINRA disagreed with the method by which the brokerage firm determined its compensation, which in FINRA's view may have been excessive under the circumstances. The brokerage firm had followed the life settlement industry's guidelines for compensation in sales of fixed life insurance policies. Upon first becoming aware of FINRA's concern in May of 2007, the brokerage firm promptly modified its policies and procedures and closed all subsequent variable life settlement cases without regulatory concerns. All of the firm's variable life settlement transactions were completed prior to the publication of FINRA's Notice to Members 09-42, released in 2009, applying NASD rules 2440, and 2110 to variable life settlements. To resolve FINRA's issue, the brokerage firm offered to refund a portion of the commissions charged to the customers. An agreement was reached with FINRA without the brokerage firm or Mr. Tubbergen admitting or denying FINRA's allegations. As part of this agreement, Mr. Tubbergen was censured and the firm refunded commissions to the clients.

ITEM 4 – OTHER BUSINESS ACTIVITIES

A. Investment Related Other Business Activities: Mr. Tubbergen is also an owner and investment adviser representative USA Wealth Management, LLC. He spends approximately one (1) hour per month on this activity. Mr. Tubbergen will not solicit clients of the PLP Advisors to become clients of USA Wealth Management because USA Wealth Management, LLC only works with other registered investment advisers.

Mr. Tubbergen is an independent life and health insurance agent licensed through PLP Services, LLC. He spends approximately 10 to 20 hours a month on this activity. He may recommend this service to clients. With the ability to work as a client's insurance agent and investment adviser representative, this could be viewed as a conflict of interest because each service pays a separate fee or commission. The Firm and Mr. Tubbergen alleviate any conflicts of interest by acting as a fiduciary for the client in all situations. Their fiduciary duty requires them to place the client's interests ahead of their own. The Firm has also implemented a Code of Ethics and other policies and procedures that address any potential conflict. Furthermore, when receiving a recommendation to purchase insurance products, clients always have the option to purchase the investment products through other brokers, producers or agents that are not affiliated with the Firm.

B. Non-Investment Related Other Business Activities: Mr. Tubbergen is co-owner of TG Leasing LLC, a company that owns rental property. Mr. Tubbergen also co-owns PLP Metals, LLC. These other activities do not provide a substantial source of income or involve a substantial amount of time (less 10% of his time).

ITEM 5 – ADDITIONAL COMPENSATION

Mr. Tubbergen does not receive any additional compensation other than what is disclosed above and in PLP Advisors, LLC brochure.

ITEM 6 – SUPERVISION

Mr. Tubbergen is supervised by Frederick Gearhart, Member. Mr. Gearhart reviews all of Mr. Tubbergen's new business prior to processing. He can be reached at 800-553-7526.

ITEM 7 – REQUIREMENTS FOR STATE REGISTERED ADVISERS

State registered investment advisers are required to disclose additional information about the following proceedings:

Arbitration, Civil, Self-Regulatory Organization or Administrative Proceedings

Please see Item 4, above, for more information.

Bankruptcy History

Mr. Tubbergen has not been the subject of a bankruptcy petition.

**FREDERICK W. GEARHART
("FRITZ")**

March 31, 2014

ADV Part 2B – Supplemental Brochure

***PLP Advisors, LLC
961 Four Mile Road NW
Grand Rapids, MI 49544
Phone: (800) 553-7526***

This Brochure Supplement provides information about Frederick W. Gearhart that supplements the PLP Advisors, LLC's Brochure. You should have received a copy of that Brochure. Please contact Frederick W. Gearhart at (800) 553-7526 if you did not receive PLP Advisors, LLC's Brochure or if you have any questions about the contents of this supplement.

Additional information about Frederick W. Gearhart is available on the SEC's website at www.adviserinfo.sec.gov.

ITEM 2 – EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Frederick W. Gearhart – President

Born: 1972

Education:

Grand Valley State University – Bachelor of Arts in Finance

Business Background:

PLP Advisors, LLC – January 2010 to Present

- Owner
- President
- Investment Adviser Representative (December 2013 to Present)

PLP Services, LLC – April 2001 – Present

- Owner
- Insurance Agent

PLP Metals, LLC – November 2013 – Present

- Shareholder

USA Wealth Management, LLC – April 2002 to Present

- Owner
- President
- Investment Adviser Representative

Centaurus Financial, Inc. – February 2011 – March 2012

- Registered Principal
- Registered Representative

USA Advanced Planners, Inc. – January 2006 – February 2011

- Owner
- Registered Principal
- Registered Representative

ITEM 3 – DISCIPLINARY HISTORY

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to this Item.

ITEM 4 – OTHER BUSINESS ACTIVITIES

A. Investment Related Other Business Activities: Mr. Gearhart is also an owner and investment adviser representative USA Wealth Management, LLC. He spends approximately one (1) hour per month on this activity. Mr. Gearhart will not solicit clients of PLP Advisors to become clients of USA Wealth Management because USA Wealth Management, LLC only works with other registered investment advisers.

Mr. Gearhart is an independent life and health insurance agent licensed through PLP Services, LLC. He spends approximately 80 hours a month on this activity. He may recommend this service to clients. With the ability to work as a client's insurance agent and investment adviser representative, this could be viewed as a conflict of interest because each service pays a separate fee or commission. However, he attempts to mitigate any conflicts of interest to the best of his ability by placing the client's interests ahead of his own, through his fiduciary duty and through the implementation of policies and procedures that address the conflict. Clients are never obligated to purchase recommended insurance through him.

B. Non-Investment Related Other Business Activities: Mr. Gearhart operates the following companies, which own rental property with other family members: 3GP, LLC, Keys Getaways, LLC, TG Leasing, LLC and Spanish Main Investments, LLC. Mr. Gearhart also co-owns PLP Metals, LLC. These other activities do not provide a substantial source of income or involve a substantial amount of time (less 10% of his time).

ITEM 5 – ADDITIONAL COMPENSATION

Mr. Gearhart does not receive any additional compensation other than what is disclosed above and in PLP Advisors, LLC's brochure.

ITEM 6 – SUPERVISION

Mr. Gearhart is supervised by Dennis Tubbergen, Managing Member. Mr. Tubbergen reviews all of Mr. Gearhart's new business prior to processing. Mr. Gearhart can be reached at 866-921-3613.

ITEM 7 – REQUIREMENTS FOR STATE REGISTERED ADVISERS

State registered investment advisers are required to disclose additional information about the following proceedings:

Arbitration, Civil, Self-Regulatory Organization or Administrative Proceedings

Mr. Gearhart has not been the subject of any arbitration, civil, self-regulatory organization or administrative proceeding or claim.

Bankruptcy History

Mr. Gearhart has not been the subject of a bankruptcy petition.

ALAN P. TUBBERGEN

March 31, 2014

ADV Part 2B – Supplemental Brochure

***PLP Advisors, LLC
961 Four Mile Road NW
Grand Rapids, MI 49544
Phone: (800) 553-7526***

This Brochure Supplement provides information about Alan P. Tubbergen that supplements the USA Wealth Management, LLC's Brochure. You should have received a copy of that Brochure. Please contact Frederick Gearhart at (800) 553-7526 if you did not receive PLP Advisors, LLC's Brochure or if you have any questions about the contents of this supplement.

Additional information about Alan P. Tubbergen is available on the SEC's website at www.adviserinfo.sec.gov.

ITEM 2 – EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Alan P. Tubbergen (“AT”)

Born: 1968

Education: *Grand Valley State University* – B.S. in Public Administration – 1995

Business Background:

PLP Advisors, LLC – December 2013 to Present

– Investment Adviser Representative

PLP Services, LLC – January 2011 to Present

– Insurance Agent

USA Wealth Management, LLC – January 2011 to December 2013

– Investment Adviser Representative

GTBK Marketing, LLC – January 2001 to October 2011

– Marketing Director

ITEM 3 – DISCIPLINARY HISTORY

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to this Item.

ITEM 4 – OTHER BUSINESS ACTIVITIES

A. Investment Related Other Business Activities: Mr. Tubbergen is a licensed insurance agent (Life & Health) and he may recommend insurance products to clients. With the ability to work as a client’s insurance agent and investment adviser representative, this is a conflict of interest because each service pays a separate fee or commission. However, he attempts to mitigate any conflicts of interest to the best of his ability by placing the client’s interests ahead of his own, through his fiduciary duty and through the implementation of policies and procedures that address the conflict. Clients are never obligated to purchase recommended insurance through him.

ITEM 5 – ADDITIONAL COMPENSATION

Mr. Tubbergen does not receive any additional compensation other than what is disclosed in PLP Advisors, LLC’s brochure.

ITEM 6 – SUPERVISION

Mr. Tubbergen is supervised by Dennis Tubbergen, Managing Member. Mr. Tubbergen reviews all of Mr. Tubbergen’s new business prior to processing. He can be reached at 800-553-7526.

ITEM 7 – REQUIREMENTS FOR STATE REGISTERED ADVISERS

State registered investment advisers are required to disclose additional information about the following proceedings:

Arbitration, Civil, Self-Regulatory Organization or Administrative Proceedings

Mr. Tubbergen has not been the subject of any arbitration, civil, self-regulatory organization or administrative proceeding or claim.

Bankruptcy History

Mr. Tubbergen has not been the subject of a bankruptcy petition.

L. DUANE ALLEN

December 4, 2013

ADV Part 2B – Supplemental Brochure

Located At:

4415 66th Street, Suite 101
Lubbock, TX 79414
Phone: (806) 797-2768

Home Office:

PLP Advisors, LLC
961 Four Mile Road NW
Grand Rapids, MI 49544
Phone: (888) 860-9560

This Brochure Supplement provides information about L. Duane Allen that supplements the PLP Advisors, LLC's Brochure. You should have received a copy of that Brochure. Please contact Valerie Zoerhof at (800) 553-7526 ext 4018 if you did not receive PLP Advisors, LLC's Brochure or if you have any questions about the contents of this supplement.

Additional information about L. Duane Allen is available on the SEC's website at www.adviserinfo.sec.gov.

ITEM 2 – EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

L. Duane Allen

Born: 1947

Education:

Texas Tech University – Bachelors of Business Administration in Accounting

Certified Public Accountant – CPAs are licensed and regulated by their state boards of accountancy. While state laws and regulations vary, the education, experience and testing requirements for licensure as a CPA generally include minimum college education (typically 150 credit hours with at least a baccalaureate degree and a concentration in accounting), minimum experience levels (most states require at least one year of experience providing services that involve the use of accounting, attest, compilation, management advisory, financial advisory, tax or consulting skills, all of which must be achieved under the supervision of or verification by a CPA), and successful passage of the Uniform CPA Examination. In order to maintain a CPA license, states generally require the completion of 40 hours of continuing professional education (CPE) each year (or 80 hours over a two year period or 120 hours over a three year period). Additionally, all American Institute of Certified Public Accountants (AICPA) members are required to follow a rigorous *Code of Professional Conduct* which requires that they act with integrity, objectivity, due care, competence, fully disclose any conflicts of interest (and obtain client consent if a conflict exists), maintain client confidentiality, disclose to the client any commission or referral fees, and serve the public interest when providing financial services. The vast majority of state boards of accountancy have adopted the AICPA's *Code of Professional Conduct* within their state accountancy laws or have created their own.

Personal Financial Specialist – The PFS credential demonstrates that an individual has met the minimum education, experience and testing required of a CPA in addition to a minimum level of expertise in personal financial planning. To attain the PFS credential, a candidate must hold an unrevoked CPA license, fulfill 3,000 hours of personal financial planning business experience, complete 80 hours of personal financial planning CPE credits, pass a comprehensive financial planning exam and be an active member of the AICPA. A PFS credential holder is required to adhere to AICPA's *Code of Professional Conduct*, and is encouraged to follow AICPA's *Statement on Responsibilities in Financial Planning Practice*. To maintain their PFS credential, the recipient must complete 60 hours of financial planning CPE credits every three years. The PFS credential is administered through the AICPA.

Business Background:

PLP Advisors, LLC – December 2013 to Present
– Investment Adviser Representative

PLP Services, LLC – September 2012 to Present

– Licensed Insurance Agent

USA Wealth Management, LLC – August 2009 to December 2013

– Investment Adviser Representative

L. Duane Allen CPA – November 1981 – Present

– Certified Public Accountant

TAG Securities, Inc. – January 2001 – April 2007

– Registered Representative

ITEM 3 – DISCIPLINARY HISTORY

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to this Item.

ITEM 4 – OTHER BUSINESS ACTIVITIES

A. Investment Related Other Business Activities: Mr. Allen is a certified public accountant. He spends approximately 60% of his work month on this activity with some during trading hours. Mr. Allen may recommend these services to clients of PLP Advisors, LLC. With the ability to work as a client's certified public accountant and investment adviser representative, this could be viewed as a conflict of interest because each service pays a separate fee or commission. However, Mr. Allen attempts to mitigate any conflicts of interest to the best of his ability by placing the client's interests ahead of his own and through the implementation of policies and procedures that address the conflict.

Mr. Allen is a licensed insurance agent (Life & Health) and he may recommend insurance products to clients of PLP Advisors, LLC. He spends 5 to 10 hours a month on this activity. With the ability to work as a client's insurance agent and investment adviser representative, this is a conflict of interest because each service pays a separate fee or commission. However, he attempts to mitigate any conflicts of interest to the best of his ability by placing the client's interests ahead of his own, through his fiduciary duty and through the implementation of policies and procedures that address the conflict. Clients are never obligated to purchase recommended insurance through him.

B. Non-Investment Related Other Business Activities: Mr. Allen does not have any non-investment related other business activities.

ITEM 5 – ADDITIONAL COMPENSATION

Mr. Allen does not receive any additional compensation other than what is disclosed above and in PLP Advisors, LLC's brochure.

ITEM 6 – SUPERVISION

Mr. Allen is supervised by Dennis Tubbergen, Managing Member. Mr. Tubbergen reviews all of Mr. Allen's new business prior to processing. Mr. Tubbergen can be reached at 800-553-7526.

ITEM 7 – REQUIREMENTS FOR STATE-REGISTERED ADVISERS

State registered investment advisers are required to disclose additional information about the following proceedings:

Arbitration or Civil, Self-Regulatory Organization or Administrative Proceedings History

Mr. Allen has not been the subject of any arbitration claim. Also, Mr. Allen has not been the subject of any civil, self-regulatory organization or administrative proceeding.

Bankruptcy History

Mr. Allen has not been the subject of a bankruptcy petition.