



ADV Part 2B Brochure Supplement – Kristen Sanders LeClair

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Kristen Sanders LeClair, CFP®

CRD # 4341716

994 Group
801 Barton Springs
Austin, TX 78704
512-853-9597
May 10, 2023

This Brochure supplement provides information about Kristen LeClair supplements the 994 Group (“994 Group”) Brochure. You should have received a copy of that Brochure. Please contact Kristen LeClair if you did not receive the Brochure or if you have any questions about the contents of this supplement.

Additional information about Kristen LeClair, CRD# 4341716, is available on the SEC’s website at www.adviserinfo.sec.gov.

Item 2 – Educational Background and Business Experience

Full Legal Name: Kristen Sanders LeClair

Year of Birth: 1977



Education

Masters of Business Administration 2017
University of North Carolina, Chapel Hill, North Carolina

Bachelor of Arts, Business 1999
University of North Carolina at Charlotte, Charlotte, North Carolina

Business History

October 2018 – Present	Managing Member and Investment Advisor Representative MJR Financial LLC (DBA 994 Group)
December 2017 – October 2018	Managing Member and Investment Advisor Representative at 994 Group, LLC
April 2016 – September 2017	Senior Vice President and Registered Representative at Kestra Financial Services Inc.
November 2010 – April 2016	Senior Vice President and Registered Representative at NFP Advisor Services, LLC

Designations

CFP® 2022
College of Financial Planning, Denver, CO

Minimum Designation Requirements

Certified Financial Planner (CFP)

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:

Prerequisites/Experience: Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year)

Educational Requirements: 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 Type: 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.

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/Experience Requirements: 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.

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.

Item 3 – Disciplinary History

Neither 994 Group nor Kristen Sanders LeClair has any disciplinary history to disclose.

Item 4 – Other Business Activities

Kristen LeClair may recommend insurance products and may also, as an independent insurance agent, sell those recommended insurance products to clients. The sale of these products accounts for less than 1% of her time. When such recommendations or sales are made, a conflict of interest exists as the insurance licensed IARs earn insurance commissions for the sale of those products, which may create an incentive to recommend such products. We require that all IARs disclose this conflict of interest when such recommendations are made. Also, we require IARs to disclose that clients may purchase recommended insurance products from other insurance agents not affiliated with us.

Item 5 – Additional Compensation

Kristen LeClair does not receive any other compensation.

Item 6 – Supervision

Kristen LeClair is an Investment Advisor Representative of 994 Group. Kristen LeClair is Managing Member of 994 Group. The 994 Group CCO, Pete Markovich, performs all supervisory duties of the firm.



ADV Part 2B Brochure Supplement – Peter Daniel Markovich

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Pete Markovich, CFP®

CRD # 5957185

994 Group
801 Barton Springs Rd.
Austin, Tx 78704
(512) 853-9597
May 10, 2023

This Brochure supplement provides information about Pete Markovich and supplements the 994 Group (“994 Group”) Brochure. You should have received a copy of that Brochure. Please contact Pete Markovich if you did not receive the Brochure or if you have any questions about the contents of this supplement.



Additional information about Pete Markovich, CRD# 5957185, is available on the SEC's website at www.adviserinfo.sec.gov.



Item 2 – Educational Background and Business Experience

Full Legal Name: Peter Daniel Markovich

Year of Birth: 1987

Education

Bachelor of Arts, Economics and Business
Trinity University, San Antonio, TX 2009

Masters in Business Administration

University of Texas McCombs School of Business Austin, TX 2018

Designations

CFP® 2012

College of Financial Planning, Denver, CO

Minimum Designation Requirements

Certified Financial Planner (CFP)

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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:

Prerequisites/Experience: Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year)

Educational Requirements: 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 Type: 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.

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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 History

August 2017 – Present	CCO and Managing Member at 994 Group
April 2016 – August 2017	Investment Adviser Representative at Kestra Financial Services, Inc.
November 2012 – April 2016	Investment Adviser Representative at NFP Securities, Inc.
May 2011 - November 2012	Consultant and Platform Manager at NFP Securities, Inc.
July 2009 – May 2011	Assistant Financial Planner at South Texas Money Management

Item 3 – Disciplinary History

Neither 994 Group nor Peter Daniel Markovich has any disciplinary history to disclose.

Item 4 – Other Business Activities

As noted in Item 10 “Other Financial Industry Activities and Affiliations” above, Peter Daniel Markovich has no outside business activities and/or affiliations to disclose.

Item 5 – Additional Compensation

Peter Daniel Markovich does not receive any other compensation.

Item 6 – Supervision

Peter Daniel Markovich is the Chief Compliance Officer and Managing Member of 994 Group, and he performs all supervisory duties for the firm.