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FORM ADV

Uniform Application for Investment Adviser Registration

Part II - Page 1

Name of Investment Adviser: LORENCE & VANDER ZWART (LVZ ADVISORS, INC.)				
Address: (Number and Street)	(City)	(State)	(Zip Code)	Area Code: Telephone Number:
240 South River Avenue	Holland	MI	49423	616-394-4994

**This part of Form ADV gives information about the investment adviser and its business for the use of clients.
The information has not been approved or verified by any government authority.**

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Potential persons who are to respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB control number.

Answer all items. Complete amended pages in full, circle amended items and file with execution page (page 1).

Applicant: LORENCE & VANDER ZWART (LVZ Advisors, Inc.)	SEC File Number: 801-66772	Date: 06/02/2010
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Definitions for Part II

Related person - Any officer, director or partner of applicant or any person directly or indirectly controlling, controlled by, or under common control with the applicant, including any non-clerical, non-ministerial employee.

Investment Supervisory Services - Giving continuous investment advice to a client (or making investments for the client) based on the individual needs of the client. Individual needs include, for example, the nature of other client assets and the client's personal and family obligations.

1. **A. Advisory Services and Fees.** (check the applicable boxes) For each type of service provided, state the approximate % of total advisory billings from that service. (See instruction below.)

Applicant:		
<input checked="" type="checkbox"/>	(1) Provides investment supervisory services	97%
<input type="checkbox"/>	(2) Manages investment advisory accounts not involving investment supervisory services.....	_____%
<input checked="" type="checkbox"/>	(3) Furnishes investment advice through consultations not included in either service described above.....	3%
<input type="checkbox"/>	(4) Issues periodicals about securities by subscription	_____%
<input type="checkbox"/>	(5) Issues special reports about securities not included in any service described above	_____%
<input type="checkbox"/>	(6) Issues, not as part of any service described above, any charts, graphs, formulas, or other devices which clients may use to evaluate securities.....	_____%
<input type="checkbox"/>	(7) On more than an occasional basis, furnishes advice to clients on matters not involving securities.....	_____%
<input type="checkbox"/>	(8) Provides a timing service	_____%
<input type="checkbox"/>	(9) Furnishes advice about securities in any manner not described above	_____%

(Percentages should be based on applicant's last fiscal year. If applicant has not completed its first fiscal year, provide estimates of advisory billings for that year and state that the percentages are estimates.)

B. Does the applicant call any of the services it checked above financial planning or some similar term? Yes No

C. Applicant offers investment advisory services for: (check all that apply):

<input checked="" type="checkbox"/> (1) A percentage of assets under management	<input type="checkbox"/> (4) Subscription fees
<input checked="" type="checkbox"/> (2) Hourly charges	<input type="checkbox"/> (5) Commissions
<input checked="" type="checkbox"/> (3) Fixed fees (not including subscription fees)	<input type="checkbox"/> (6) Other

D. For each checked box in A above, describe on Schedule F:

- the services provided, including the name of any publication or report issued by the adviser on a subscription basis or for a fee
- applicant's basic fee schedule, how fees are charged and whether its fees are negotiable
- when compensation is payable, and if compensation is payable before service is provided, how a client may get a refund or may terminate an investment advisory contract before its expiration date

2. **Types of Clients** - Applicant generally provides investment advice to: (check those that apply)

<input checked="" type="checkbox"/> A. Individuals	<input checked="" type="checkbox"/> E. Trusts, estates, or charitable organizations
<input type="checkbox"/> B. Banks or thrift institutions	<input checked="" type="checkbox"/> F. Corporations or business entities other than those listed above
<input type="checkbox"/> C. Investment companies	<input type="checkbox"/> G. Other (describe on Schedule F)
<input checked="" type="checkbox"/> D. Pension and profit sharing plans	

Answer all items. Complete amended pages in full, circle amended items and file with execution page (page 1).

Applicant:

LORENCE & VANDER ZWART (LVZ Advisors, Inc.)

SEC File Number:

801-66772

Date:

06/02/2010

3. Types of Investments. Applicant offers advice on the following: (check those that apply)

- | | |
|--|--|
| <input checked="" type="checkbox"/> A. Equity Securities | <input checked="" type="checkbox"/> H. United States government securities |
| <input checked="" type="checkbox"/> (1) exchange-listed securities | |
| <input checked="" type="checkbox"/> (2) securities traded over-the-counter | <input type="checkbox"/> I. Options contracts on: |
| <input checked="" type="checkbox"/> (3) foreign issues | <input type="checkbox"/> (1) securities |
| | <input type="checkbox"/> (2) commodities |
| <input checked="" type="checkbox"/> B. Warrants | <input type="checkbox"/> J. Futures contracts on: |
| <input checked="" type="checkbox"/> C. Corporate debt securities | <input type="checkbox"/> (1) tangibles |
| (other than commercial paper) | <input type="checkbox"/> (2) intangibles |
| <input checked="" type="checkbox"/> D. Commercial paper | <input type="checkbox"/> K. Interests in partnerships investing in: |
| <input checked="" type="checkbox"/> E. Certificates of deposit | <input checked="" type="checkbox"/> (1) real estate |
| <input checked="" type="checkbox"/> F. Municipal securities | <input checked="" type="checkbox"/> (2) oil and gas interests |
| <input type="checkbox"/> G. Investment company securities | <input type="checkbox"/> (3) other (explain on Schedule F) |
| <input checked="" type="checkbox"/> (1) variable life insurance | <input type="checkbox"/> L. Other (explain on Schedule F) |
| <input checked="" type="checkbox"/> (2) variable annuities | |
| <input checked="" type="checkbox"/> (3) mutual fund shares | |

4. Methods of Analysis, Sources of Information, and Investment Strategies.

A. Applicant's security analysis methods include: (check those that apply)

- | | |
|---|--|
| (1) <input type="checkbox"/> Charting | (4) <input type="checkbox"/> Cyclical |
| (2) <input checked="" type="checkbox"/> Fundamental | (5) <input type="checkbox"/> Other (explain on Schedule F) |
| (3) <input checked="" type="checkbox"/> Technical | |

B. The main sources of information applicant uses include: (check those that apply)

- | | |
|---|---|
| (1) <input checked="" type="checkbox"/> Financial newspapers and magazines | (5) <input type="checkbox"/> Timing services |
| (2) <input type="checkbox"/> Inspections of corporate activities | (6) <input checked="" type="checkbox"/> Annual reports, prospectuses, filings with the Securities and Exchange Commission |
| (3) <input checked="" type="checkbox"/> Research materials prepared by others | (7) <input checked="" type="checkbox"/> Company press releases |
| (4) <input checked="" type="checkbox"/> Corporate rating services | (8) <input type="checkbox"/> Other (explain on Schedule F) |

C. The investment strategies used to implement any investment advice given to clients include: (check those that apply)

- | | |
|--|--|
| (1) <input checked="" type="checkbox"/> Long term purchases
(securities held at least a year) | (5) <input type="checkbox"/> Margin transactions |
| (2) <input checked="" type="checkbox"/> Short term purchases
(securities sold within a year) | (6) <input type="checkbox"/> Option writing, including covered options,
uncovered options or spreading strategies |
| (3) <input checked="" type="checkbox"/> Trading (securities sold within 30 days) | (7) <input type="checkbox"/> Other (explain on Schedule F) |
| (4) <input type="checkbox"/> Short sales | |

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5. Education and Business Standards.

Are there any general standards of education or business experience that applicant requires of those involved in determining or giving investment advice to clients?..... Yes No

(If yes, describe these standards on Schedule F.)

6. Education and Business Background.

For:

- each member of the investment committee or group that determines general investment advice to be given to clients, or
- if the applicant has no investment committee or group, each individual who determines general investment advice given to clients (if more than five, respond only for their supervisors)
- each principal executive officer of applicant or each person with similar status or performing similar functions.

On Schedule F, give the:

- | | |
|-----------------|--|
| • name | • formal education after high school |
| • year of birth | • business background for the preceding five years |

7. Other Business Activities. (check those that apply)

- A. Applicant is actively engaged in a business other than giving investment advice.
- B. Applicant sells products or services other than investment advice to clients.
- C. The principal business of applicant or its principal executive officers involves something other than providing investment advice.

(For each checked box describe the other activities, including the time spent on them, on Schedule F.)

8. Other Financial Industry Activities or Affiliations. (check those that apply)

- A. Applicant is registered (or has an application pending) as a securities broker-dealer.
- B. Applicant is registered (or has an application pending) as a futures commission merchant, commodity pool operator or commodity trading adviser.
- C. Applicant has arrangements that are material to its advisory business or its clients with a related person who is a:

<input checked="" type="checkbox"/> (1) broker-dealer	<input type="checkbox"/> (7) accounting firm
<input type="checkbox"/> (2) investment company	<input type="checkbox"/> (8) law firm
<input checked="" type="checkbox"/> (3) other investment adviser	<input type="checkbox"/> (9) insurance company or agency
<input type="checkbox"/> (4) financial planning firm	<input type="checkbox"/> (10) pension consultant
<input type="checkbox"/> (5) commodity pool operator, commodity trading adviser or futures commission merchant	<input type="checkbox"/> (11) real estate broker or dealer
<input type="checkbox"/> (6) banking or thrift institution	<input type="checkbox"/> (12) entity that creates or packages limited partnerships

(For each checked box in C, on Schedule F identify the related person and describe the relationship and the arrangements.)

D. Is applicant or a related person a general partner in any partnership in which clients are solicited to invest? Yes No

(If yes, describe on Schedule F the partnerships and what they invest in.)

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9. Participation or Interest in Client Transactions.

Applicant or a related person: (check those that apply)

- A. As principal, buys securities for itself from or sells securities it owns to any client.
- B. As broker or agent effects securities transactions for compensation for any client.
- C. As broker or agent for any person other than a client effects transactions in which client securities are sold to or bought from a brokerage customer.
- D. Recommends to clients that they buy or sell securities or investment products in which the applicant or a related person has some financial interest.
- E. Buys or sells for itself securities that it also recommends to clients.

(For each box checked, describe on Schedule F when the applicant or a related person engages in these transactions and what restrictions, internal procedures, or disclosures are used for conflicts of interest in those transactions.)

Describe, on Schedule F, your code of ethics, and state that you will provide a copy of your code of ethics to any client or prospective client upon request.

10. Conditions for Managing Accounts. Does the applicant provide investment supervisory services, manage investment advisory accounts or hold itself out as providing financial planning or some similarly termed services *and* impose a minimum dollar value of assets or other conditions for starting or maintaining an account?.....

Yes No

(If yes, describe on Schedule F.)

11. Review of Accounts. If applicant provides investment supervisory services, manages investment advisory accounts, or holds itself out as providing financial planning or some similarly termed services:

A. Describe below the reviews and reviewers of the accounts. **For reviews**, include their frequency, different levels, and triggering factors. **For reviewers**, include the number of reviewers, their titles and functions, instructions they receive from applicant on performing reviews, and number of accounts assigned each.

Please see Schedule F.

B. Describe below the nature and frequency of regular reports to clients on their accounts.

Please see Schedule F/

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12. Investment or Brokerage Discretion.

- A. Does applicant or any related person have authority to determine, without obtaining specific client consent, the:
- | | | |
|---|---|--|
| (1) securities to be bought or sold? | Yes <input checked="" type="checkbox"/> | No <input type="checkbox"/> |
| (2) amount of the securities to be bought or sold ? | Yes <input checked="" type="checkbox"/> | No <input type="checkbox"/> |
| (3) broker or dealer to be used ? | Yes <input type="checkbox"/> | No <input checked="" type="checkbox"/> |
| (4) commission rates paid? | Yes <input type="checkbox"/> | No <input checked="" type="checkbox"/> |

- B. Does applicant or a related person suggest brokers to clients? Yes No

For each yes answer to A describe on Schedule F any limitations on the authority. For each yes to A(3), A(4) or B, describe on Schedule F the factors considered in selecting brokers and determining the reasonableness of their commissions. If the value of products, research and services given to the applicant or a related person is a factor, describe:

- the products, research and services
- whether clients may pay commissions higher than those obtainable from other brokers in return for those products and services
- whether research is used to service all of applicant's accounts or just those accounts paying for it; and
- any procedures the applicant used during the last fiscal year to direct client transactions to a particular broker in return for products and research services received.

13. Additional Compensation.

Does the applicant or a related person have any arrangements, oral or in writing, where it:

- A. Is paid cash by or receives some economic benefit (including commissions, equipment or non-research services) from a non-client in connection with giving advice to clients? Yes No
- B. Directly or indirectly compensates any person for client referrals? Yes No

(For each yes, describe the arrangements on Schedule F.)

14. Balance Sheet. Applicant must provide a balance sheet for the most recent fiscal year on Schedule G if applicant:

- has custody of client funds or securities; or
 - requires prepayment of more than \$500 in fees per client and 6 or more months in advance
- Has applicant provided a Schedule G balance sheet? Yes No

Schedule F of Form ADV

Continuation Sheet for Form ADV Part II

Applicant: LORENCE & VANDER ZWART (LVZ Advisors, Inc.)	SEC File Number: 801-66772	Date: 06/02/2010
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(Do not use this Schedule as a continuation sheet for Form ADV Part I or any other schedules.)

1. Full name of applicant exactly as stated in Item 1A of Part I of Form ADV: LORENCE & VANDER ZWART (LVZ Advisors, Inc.)	IRS EIN: 38-3154499
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Item of Form (identify)	Answer
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Item 1	<p>In this Schedule F, Lorence & Vander Zwart is referred to as the “Advisor,” “we,” “us,” or “our.”</p> <p><u>ADVISORY SERVICES AND FEES</u></p> <p>Advisor provides various types of investment advice, financial planning, and related financial services for individuals, businesses, and non-profit organizations based upon their stated objectives and requirements.</p> <p><u>Advisory Services.</u> As our client (referred to as “you” or “your”), you can select from among five general types of financial advisory services: 1) furnishing financial and investment advice; 2) recommending the purchase and sale of securities; 3) supervising and reviewing clients investment portfolios on a discretionary basis; 4) selecting and monitoring unaffiliated investment managers; and 5) selling trading signals, assists you in evaluating trading with outside managers. You may select more than one of our services. Specific services, related fee arrangements, and all terms and conditions of our engagements are contained in each client services agreement, including a Financial Planning and Consulting Agreement (services #1, 2, and 4), an Investment Management Agreement (service #3) and an Outside Management Service Consulting Agreement (services #5).</p> <p>When you become one of our clients, your assets subject to our management will be transferred to the custodian for services #1 through 4. Once your assets are transferred to your custodian, we will invest your assets in accordance with an allocation which is suitable for you. Sometimes we are not able to immediately invest all of your assets due to then current market conditions or if we are in the process of making changes to our model allocations. Until your assets can be invested, your assets will be held in short term money market funds. We will invest your assets as soon as reasonable practical.</p> <p><u>Investment Management Fee Schedule.</u> Our fees for investment management services are negotiable based upon each client’s circumstances. For example, we may aggregate the value of related accounts when determining the applicable fee rate. Our fees may also be affected by the complexity of your account. The range of our advisory fees is as follows:</p> <p><i>Individual Equity Portfolios:</i> An individual equity portfolio is comprised by a majority of individual equity positions but may also include a minority position of exchange traded funds, closed ended/open ended mutual funds or fixed income securities.</p> <table border="1"> <tr> <td>Account Size</td> <td>\$100,000 to \$1 million</td> <td>Over \$1 million</td> </tr> <tr> <td>Annual Advisory Fee</td> <td>Up to 3% of account assets</td> <td>Up to 2% of account assets</td> </tr> </table> <p><i>Asset Allocation Portfolios:</i> An asset allocation portfolio is comprised by a majority of exchanged traded funds, closed ended/open ended mutual funds or fixed income securities but may also include a minority position in individual equities.</p> <table border="1"> <tr> <td>Account Size</td> <td>\$100,000 to \$1 million</td> <td>Over \$1 million</td> </tr> <tr> <td>Annual Advisory Fee</td> <td>Up to 2% of account assets</td> <td>Up to 1.75% of account assets</td> </tr> </table> <p>Fees are determined on the basis of the initial account value, as reported by your account custodian and on the value of the account at the end of each subsequent billing period. Fees will be prorated for the first billing period based on the day in which your account is opened. Our fees may be billed monthly or quarterly in advance, as specified in our Investment Management Agreement with you. We calculate</p>	Account Size	\$100,000 to \$1 million	Over \$1 million	Annual Advisory Fee	Up to 3% of account assets	Up to 2% of account assets	Account Size	\$100,000 to \$1 million	Over \$1 million	Annual Advisory Fee	Up to 2% of account assets	Up to 1.75% of account assets
Account Size	\$100,000 to \$1 million	Over \$1 million											
Annual Advisory Fee	Up to 3% of account assets	Up to 2% of account assets											
Account Size	\$100,000 to \$1 million	Over \$1 million											
Annual Advisory Fee	Up to 2% of account assets	Up to 1.75% of account assets											

Schedule F of Form ADV

Continuation Sheet for Form ADV Part II

Applicant: LORENCE & VANDER ZWART (LVZ Advisors, Inc.)	SEC File Number: 801-66772	Date: 06/02/2010
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(Do not use this Schedule as a continuation sheet for Form ADV Part I or any other schedules.)

1. Full name of applicant exactly as stated in Item 1A of Part I of Form ADV: LORENCE & VANDER ZWART (LVZ Advisors, Inc.)	IRS EIN: 38-3154499
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	<p>fees based upon the value of your account(s) on the last day of the prior period (either last day of the month or quarter). Fees are calculated based upon the actual number of days in the billing period.</p> <p>Our investment management fees do not include any custodial or brokerage services. You will be responsible for paying those costs in addition to our advisory fees. Under some circumstances, described below, we may reduce our advisory fees in light of the brokerage or other compensation you pay for transactions in your account.</p> <p><i>Small Balance Fee:</i> In the event that an exception to the minimum account value rule was granted by management the account that is initially invested and remains below \$100,000 in account value will be assessed a \$15 quarterly small balance fee to either the Solicitor or client. The small balance fee is in addition to the investment advisory fee applicable to the account. This fee will not be rebated upon termination of an account.</p> <p>Our small balance quarterly fees are determined in the following manner:</p> <p>Quarterly: If <u>[Quarterly Account Value]</u> < \$100,000 = <u>\$15 small balance fee</u></p> <p><i>Non-Traded Assets:</i> If you ask us to monitor and advise you with respect to any non-traded assets in your account, we will charge a flat investment advisory fee with respect to the non-traded assets. This fee is in addition to any investment advisory fee with respect to the portion of your account invested in an equity portfolio or asset allocation portfolio. We will negotiate with you the amount of the flat fee which will depend on a number of factors including, the complexity of the assets, the amount invested, and the availability of information with respect to the assets.</p> <p><i>Quarterly Management Fees:</i> We will waive all quarterly management fees, including fees from LVZ Advisors and solicitors, when both of the following occur simultaneously: a) the account is in good order with the custodian ready to be managed within five days of the end of the quarter; and b) the total gross fee to be processed is less than \$5.00.</p> <p><u>Direct Billing to Your Custodian.</u> Our Investment Management Agreement contains your authorization to directly bill our fees to your account custodian. Your custodian’s periodic statements will show each fee deduction from your account. You may withdraw your authorization for direct billing of these fees at any time by notifying us or your custodian in writing. You should understand, however, that we do not charge interest on overdue accounts and our rates are premised upon this automated billing process. So, if you elect to withdraw your billing authorization, we may need to change our fee structure or terminate our services for you.</p> <p>For plans in which Security Financial Resources, Inc. (“SFR”) serves as the record keeper, SFR will deduct from the accounts of those Participants who have retained LVZ as investment adviser the advisory fees due LVZ. Such fees shall be deducted on a quarterly basis in advance based on Participant Plan account balances as of the end of each calendar quarter. From those advisory fees, SFR will retain its fee for administrative and recordkeeping services that it provides and shall pay the balance of the advisory fees to LVZ. SFR’s fee is an amount equal to 25% of the advisory fee due LVZ.”</p> <p><u>Financial Planning and Consulting Fees.</u> Our fees for financial planning and other consultations are based on an hourly fee, a flat fee, or ongoing monthly rate fee depending upon the specific services requested. This will be described in our Financial Planning and Consulting Agreement.</p>
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**Schedule F of
Form ADV**

Continuation Sheet for Form ADV Part II

Applicant: LORENCE & VANDER ZWART (LVZ Advisors, Inc.)	SEC File Number: 801-66772	Date: 06/02/2010
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(Do not use this Schedule as a continuation sheet for Form ADV Part I or any other schedules.)

I. Full name of applicant exactly as stated in Item 1A of Part I of Form ADV: LORENCE & VANDER ZWART (LVZ Advisors, Inc.)	IRS EIN: 38-3154499
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Item of Form (identify)	Answer
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	<p>Fees for financial plans will be quoted in advance and one-half of the estimated fee is due prior to commencement of the planning services. The amount will be specified in our Financial Planning and Consulting Services Agreement. The balance of the fee will be due upon our presentation of the plan to you.</p> <p>Fees for other consulting services are billed and paid in arrears. For hourly billing projects, our maximum fee is \$300 per hour, based on the complexity of the project and the seniority of our representative performing the services. For fixed fee projects, we will quote a fixed dollar amount, which may be based on a percentage – up to 3% – of the assets we are analyzing. In some cases, we may agree upon an on-going monthly fee for on-going advisory services, which will be billed and paid in advance or in arrears as specified in our contract. Our minimum fee is \$500, which under some circumstances may be negotiated.</p> <p><u>Selection and Monitoring Other Managers.</u> You may engage us to evaluate, select, and monitor the investment performance of independent investment managers (“Third-Party Managers”). Third-Party Managers may offer specialized expertise and experience in specific asset classes and, by retaining their services, you may diversify your investment portfolio and strategies.</p> <p>We will obtain and provide you with information about Third-Party Managers, including their Form ADV Part II (like this document). Together, we will decide upon which Third-Party Manager you should use. You will be subject to any minimum account size or other conditions imposed by each Third-Party Manager, though we may be able to obtain exceptions from those conditions for our clients. You will then directly engage that Third-Party Manager using that adviser’s client services contract. You will pay that adviser’s fees and charges, described in the adviser’s Form ADV Part II and client services contract.</p> <p>Then, on a going-forward basis, we will monitor and periodically report to you on the Third-Party Manager’s performance with respect to your assets under that adviser’s management. We will not be responsible for that adviser’s actions, omissions, or performance. Our responsibility will be limited to initially evaluating and recommending suitable investment advisers for your account based upon reasonably available information at the time of the adviser’s engagement and periodically reporting on the adviser’s investment performance for your account. We will perform an initial limited background investigation on each adviser, based in large part upon the information provided to us by the adviser and public sources of information. We may from time to time update our limited background check on the adviser if known changes in the adviser’s circumstances warrant.</p> <p>Our advisory fees for this service may range up to 1.5% of the assets in the account managed by a Third-Party Manager, as specified in our Financial Planning and Consulting Agreement. Our advisory fees are in addition to the fees charged by the other adviser. This is not a “wrap fee” program. You will also incur fees and charges for brokerage and custodial services in connection with the Third-Party Manager’s management of your account.</p> <p>Third-Party Managers are not affiliated with our firm and we are not responsible for their services. If we receive any compensation from a Third-Party Manager for making a referral, you will receive a specific disclosure brochure about the nature of the referral, the referral relationship, and the referral compensation.</p> <p>If you terminate our services, you may be able to continue using the Third-Party Manager; however, we</p>
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**Schedule F of
Form ADV**

Continuation Sheet for Form ADV Part II

Applicant: LORENCE & VANDER ZWART (LVZ Advisors, Inc.)	SEC File Number: 801-66772	Date: 06/02/2010
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(Do not use this Schedule as a continuation sheet for Form ADV Part I or any other schedules.)

I. Full name of applicant exactly as stated in Item 1A of Part I of Form ADV: LORENCE & VANDER ZWART (LVZ Advisors, Inc.)	IRS EIN: 38-3154499
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Item of Form (identify)	Answer
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Item 3	<p>will have no continuing responsibilities after our termination with respect to your account or the adviser.</p> <p><u>Outside Management Consulting Services.</u> We also may render consulting service to you relative to your investments that we cannot manage directly. In so doing, we build a model to determine trading opportunities. The fee, payable in advance, is \$750 per quarter. All fees are negotiable depending upon the characteristics of the account, such as the complexity of the services requested by you, the investment choices and the accessibility of the investment and historical performance data.</p> <p><u>Advisory Fee Off-Sets.</u> As described in more detail below, our firm’s principals and some of our employees are also registered representatives of Next Financial Group, Inc., a securities broker-dealer headquartered in Houston, Texas (“NEXT”). You may choose to implement our advice by separately entering into a brokerage or custodial account agreement with NEXT but you are under no obligation to do so or to use any of NEXT’s brokerage services. Similarly, our principals and some of our employees are insurance agents, described below. When you choose to purchase or sell securities using NEXT’s brokerage services, or when you purchase insurance through the principals and/or employees we may reduce our fees by the amount of some or all of the commissions earned in those transactions by our principals and/or employees. By giving you the benefit of this advisory fee off-set, we seek to mitigate the conflict of interests created by our receipt of these commissions. We may not give credit for commissions in excess of our fees. We have adopted a policy governing our advisory fee off-sets which is available upon your request and we would be pleased to discuss our policy if you have any questions.</p> <p><u>Termination of Services.</u> You may terminate any of our services, without incurring a fee or penalty, within the first five business days after the date you sign our client services contract. After this initial five-business day period, either you or we may terminate the contract upon five business days’ written notice for any reason.</p> <p>Upon termination of our investment management services, any pre-paid advisory fees will be prorated and (if more than \$5.00) refunded based on the number of days services were rendered during that calendar quarter, with the exception of the Small Balance fee. Refunds of fees paid from a tax-qualified plan or account should be returned to the plan or account so they are not treated as distributions. Some plan custodians may treat such refunds as new contributions, which may reduce the amount of other contributions you can make during that tax year. Upon termination of our financial planning and consulting services, typically the initial deposit will not be refunded if we have performed services for your benefit. If we have completed the project, you will still be responsible for paying the balance due for our services rendered.</p> <p><u>TYPES OF INVESTMENTS</u></p> <p>We offer advice about a wide variety of investment types, including mutual funds, index funds, exchange-traded funds, fixed and variable annuities. We would be pleased to explain and answer any questions you may have about these kinds of investments, which present special considerations such as the following:</p> <p><u>Mutual Funds, Index Funds and Exchange-Traded Funds.</u> Mutual funds of all types charge their shareholders various advisory fees and expenses associated with the establishment and operation of the funds. These fees and expenses are described in each fund’s prospectus. These fees will generally include a management fee, shareholder servicing, other fund expenses, and sometimes a distribution fee. If the fund also imposes sales charges, you may pay an initial or deferred sales charge. These separate</p>
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Schedule F of Form ADV

Continuation Sheet for Form ADV Part II

Applicant: LORENCE & VANDER ZWART (LVZ Advisors, Inc.)	SEC File Number: 801-66772	Date: 06/02/2010
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(Do not use this Schedule as a continuation sheet for Form ADV Part I or any other schedules.)

I. Full name of applicant exactly as stated in Item 1A of Part I of Form ADV: LORENCE & VANDER ZWART (LVZ Advisors, Inc.)	IRS EIN: 38-3154499
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Item 4	<p>mutual fund fees are disclosed in each fund’s current prospectus, which is available from the mutual fund and, upon request, can be provided by our firm.</p> <p>Consequently, for any type of mutual fund investment, it is important for you to understand that you are directly and indirectly paying two levels of advisory fees and expenses: one layer of fees at the fund level and one layer of advisory fees and expenses to us. Generally speaking, most mutual funds may be purchased directly, without using our services, without incurring our advisory fees. Moreover, many mutual funds pay shareholder servicing fees (12b-1 fees) to brokerage firms and their registered representatives in consideration of their services to the fund’s shareholders. As noted below, our principals and representatives are registered representatives of NEXT and, accordingly, may receive this type of compensation with respect to clients who invest in these funds.</p> <p>Most mutual funds offer several “classes” of their shares which may be purchased by different types of investors or investors with different investment objectives. These are also described in the mutual funds’ prospectuses. Depending on your investable assets, investment objectives, and time horizon, different classes may be more appropriate for your circumstances. We would be pleased to discuss with you the available classes of mutual fund shares that may be available, the different purposes for which they may be purchased, and the differences in commissions and charges that are associated with each share class.</p> <p><u>Variable Annuities.</u> Variable annuities are highly complex financial products offered by insurance companies. Your investment in a variable annuity contract is subject to both general market risk and the insurance company’s credit risk. These and other risks are described in the variable annuities’ prospectuses. Variable annuities are regulated under both securities and insurance laws and related rules and regulations. Variable annuities offer various benefits and features which may or may not have value to you depending on your circumstances and we would be pleased to discuss them with you. Like other types of investments, commissions are paid for the purchase of variable annuities and there may be substantial surrender charges. These commissions, surrender charges, and other expenses are disclosed in the prospectus.</p> <p>Like mutual funds, insurance companies charge a variety of fees and charges against the assets invested in the separate accounts of their policy holders. As noted above, this means that there are two layers of advisory fees incurred—one layer by the insurance company and one layer to our firm for our advisory services.</p> <p>In our view, some of the best variable annuity products available on the market today are offered by Security Benefit Group and Jackson National Life. We believe their products offer a number of features that are beneficial to many clients and we often recommend them. Features include our ability to manage each client’s separate account by giving purchase and sell orders for which they imposes no ticket (transaction) charges. They also permit us to simultaneously manage multiple clients’ accounts, thus permitting us to more efficiently offer clients better service. These products are not suitable for all clients in all circumstances and there are substantial costs associated with them, as described in each variable annuity’s prospectus.</p> <p><u>METHODS OF ANALYSIS, SOURCES OF INFORMATION AND INVESTMENT STRATEGIES</u></p> <p><u>Methods of Analysis.</u> We use a variety of methods of investment analysis and obtain information from</p>
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	<p>a number of sources, both public and by purchase, which we believe to be reliable and upon which we regularly depend for making our investment decisions; however, we are not responsible for the accuracy or completeness of this information.</p> <p>Investment Strategies. There are a variety of investment strategies which may be appropriate depending upon clients' circumstances and needs. We may recommend long-term purchases (held at least a year), short term purchases (held less than a year), and trading (held less than 30 days). For some clients, we may recommend "short" sales, margin transactions, and options writing.</p> <p>We may recommend implementing these strategies using stocks, bonds, mutual funds (held directly or held within variable annuities or life insurance products), and other types of investments. We often recommend mutual funds of different kinds to promote portfolio diversification within various asset classes (e.g., industry sectors, domestic/international, equities/bonds). We may recommend periodic purchases, sales, and exchanges of those mutual fund shares within mutual fund families and between different mutual fund families when there are changes in client needs, market conditions, or economic developments.</p> <p>We manage client portfolios according to our Equity Model Portfolios and Asset Allocation Portfolios. However, not all client accounts will mirror the specific allocations of our model portfolios. This is because some clients have securities in their accounts that were transferred "in kind" and which can not be sold without tax implications or because some clients have otherwise restricted us from selling the securities in their accounts. In addition, we may decide, given the client's particular financial situation, that the client's account requires a higher or lower allocation to equities, fixed income, or cash equivalents than what may be in our model portfolios.</p>
Item 5	<p><u>EDUCATION AND BUSINESS STANDARDS</u></p> <p>We require that our investment adviser representatives be both qualified and experienced. We generally require that they have at least five years of experience with investment services and financial planning. In addition, all such individuals shall have attained all required investment-related licenses and/or designations.</p>
Item 6	<p><u>EDUCATION AND BUSINESS BACKGROUND</u></p> <p>The principals of our firm are:</p> <p><i>James P. Lorence</i> <u>Born:</u> 12/21/1953 <u>College:</u> BA Degree from Cornerstone University (1977) <u>Employment:</u> Registered Representative with NEXT Financial Group, Inc. since 1999 Registered Representative with Advantage Capital Corporation, a national securities broker dealer from 1985-1999 <u>Licenses:</u> NASD Series 7, 62, 51, 53, 24, 4, 63, and 65</p> <p><i>Ryan J. Vander Zwart</i> <u>Born:</u> 10/31/1974 <u>College:</u> BA Degree from Hope College (1997) <u>Employment:</u> Registered Representative with NEXT Financial Group, Inc. since 2000</p>

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Item 7C.	<p>Registered Representative with Advantage Capital Corporation, a national securities broker dealer from 1995 to 2000 <u>Licenses:</u> NASD Series 7, 63, 24, 51, and 65 licensed</p> <p>We may engage other investment adviser representatives in the future.</p> <p><u>OTHER BUSINESS ACTIVITIES</u></p> <p>As registered representatives of NEXT, a broker-dealer, the principals and representatives of our firm are actively engaged in selling investment products and insurance products to clients. Our principals are also licensed insurance agents and sell life and health insurance products to clients. Through an affiliated company, J. Lorence & Associates, Inc, our principals also prepare and process personal income tax returns for clients.</p> <p>When clients use an affiliate business to purchase or sell securities, or to obtain tax preparation services, clients will incur commissions, fees, and charges which are not part of our firm’s advisory fees. These additional sources of compensation to our principals and representatives create a conflict of interest, which you should carefully consider in determining to implement our advice. As described above and as provided in our client service agreements, we may reduce our advisory fees in consideration of these individuals receiving commissions and transaction-based compensation to mitigate these conflicts. We would be pleased to discuss our compensation and the related conflicts of interests with you.</p>
Item 8C.(1), (2) and (3)	<p><u>OTHER FINANCIAL INDUSTRY ACTIVITIES OR AFFILIATIONS</u></p> <p>Our principals are registered representatives of NEXT Financial Group, Inc. (“NEXT”). NEXT is also registered with the Securities and Exchange Commission (“SEC”) as an investment adviser. Clients may separately engage NEXT and its registered representatives to obtain brokerage or investment advisory services.</p> <p>Our principals also own J. Lorence & Associates, Inc., which offers tax preparation and other services.</p> <p>Our firm participates in a network of financial service providers who periodically gather to share professional ideas and experiences. Other participants of this network may refer prospective clients to our firm for its expertise, and we may refer clients to other network participants for their expertise. Unless separately disclosed to you, these are made on an uncompensated basis; participants will, however, benefit from future cross-referrals. If compensation will be paid for the referral, then you will receive a specific disclosure brochure about the nature of the referral, the referral relationship, and the referral compensation. Compensation or future benefits that we or other network participants receive from referrals creates conflicts of interests which you should carefully consider in proceeding with such referrals. You are never obligated to accept a referral and you will not be charged any additional fee for it.</p>
Item 9B. and E.	<p><u>PARTICIPATION OR INTEREST IN CLIENT TRANSACTIONS</u></p> <p>If you separately engage one of our principals or representatives to purchase or sell a security or insurance, you will be informed that they will receive compensation and that the receipt of this compensation may create a conflict of interest. We do not, however, permit the purchase or sale of a security in a transaction made directly between a client and any person related to our firm.</p> <p>Our principals and representatives will often own the same securities recommended to our clients.</p>

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Item 10	<p>Generally, these securities will be shares of open ended mutual funds or stocks and bonds actively traded on a national securities exchange or market where the time and size of their purchases or sales will not affect transactions for our clients. If we do recommend the purchase or sale of a thinly traded security to a client, we will ensure that their transactions do not adversely affect clients nor improperly benefit our principals and representatives, typically by completing their transactions after all client transactions have been made. Orders for clients and orders for our own accounts may sometimes be aggregated or “batched” into one large order in accordance with our trade aggregation and allocation policy (described in connection with our brokerage placement practices below). Aggregated orders may achieve better execution for all participating accounts and those benefits will be fairly allocated among all participating accounts.</p> <p><u>Code of Ethics.</u> The Firm has adopted a Code of Ethics. The Code of Ethics sets forth the standards of business conduct that the Firm expects all officers, directors, employees, and advisory representatives to follow. The Code also describes certain reporting requirements with which particular individuals associated with or employed by the Firm must comply. The Firm will provide a copy of the Code of Ethics to any client or prospective client upon request.</p>
Item 11A. and B.	<p><u>CONDITIONS FOR MANAGING ACCOUNTS</u></p> <p>We impose certain conditions for starting or maintaining an account. A minimum of \$100,000 of cash and/or securities is generally required to open an account. We may waive this requirement if, for example, a client has additional or related accounts that together exceed the minimum requirements.</p> <p>We generally require that accounts maintain a value of approximately \$100,000. We may require a client to add to the amount in order to maintain the minimum or request that the account be terminated. These conditions are negotiable in light of specific clients’ circumstances and relationships with our firm and our principals and representatives. There is no minimum asset size for our financial planning services.</p> <p><u>REVIEW OF ACCOUNTS</u></p> <p><i>Reviews:</i> The frequency and triggering factors for internal account reviews depend upon the services engaged by a client.</p> <p>For our investment management services, account reviews are conducted on a regular basis, not less than quarterly, and reviews may be triggered by market or economic news or events. Reviews may involve the entire account or just specific securities held in the account. A review may be triggered based on new personal or financial information provided by the client.</p> <p>For our financial planning and consulting services, account reviews are conducted at a client’s request. The level of the review depends upon the client’s request.</p> <p>For our clients using portfolio management services, we conduct reviews as requested by the client but the reviews may also occur at the time of significant new deposits or withdrawals, during substantial changes in market conditions, at our discretion, or according to the interval agreed upon at the time of engagement. Client’s are obligated to contact us when there exists a real or potential change in the client’s financial condition so we can review the portfolio along with the clients’ new information so we can ensure the investment strategies continue to be appropriate.</p>

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<p>Item 12A.(1), (2) and B.</p>	<p><i>Reviewers:</i> The securities within the client’s account will be reviewed by our principals. Responsibility for reviews is shared equally by the principals of our firm.</p> <p>For clients using our portfolio management services, portfolio position statements are sent monthly, quarterly, semi-annually, or annually, depending on the particular account and the account’s custodian. These statements include the evaluation of each security in the account. We encourage personal meetings with each client at least annually. We offer optional performance reports which, if selected, will be specified in our client services agreement. When available, reports may be delivered via e-mail upon request.</p> <p>Clients may also receive periodic statements of their accounts from their account custodians. The frequency of custodians’ statements varies, but is typically monthly or at minimum quarterly.</p> <p>For clients using our financial planning and consulting services, reports are provided upon completion of the project.</p> <p><u>INVESTMENT OR BROKERAGE DISCRETION</u></p> <p><u>Discretionary Trading.</u> Under our Investment Management Agreements, clients grant us the discretion to manage their accounts. This includes authority to choose the securities and amounts to buy and sell for their accounts. We are not permitted to transfer funds or securities to or from any account other than in the client’s name unless specifically directed by a client in writing. There are other limitations on our authority in the contract. Generally, we use a trading platform that allows us to trade in most open-end mutual funds without a transaction cost. Some funds that we recommend may have redemption or surrender charges if the account has not been invested in the mutual fund for the period of time required to avoid those charges. In making a decision on whether to buy or sell a mutual fund, we do consider any redemption surrender fees. However, if we believe that it is in your best interest to sell a mutual fund with a surrender or redemption fee, those fees will be in addition to our fees.</p> <p><u>Directed Brokerage.</u> In our Investment Management Agreement, clients are asked to direct their securities brokerage services to Fidelity Brokerage Services or at times NEXT. We recommend primarily Fidelity Brokerage Services for several reasons. We believe that Fidelity Brokerage Services offer excellent brokerage account services and enhanced technology and flexibility for each client needs and objectives. At times we may also recommend NEXT and its clearing broker dealer, which also offers excellent brokerage account services. It should be noted that our principals and representatives are separately registered with NEXT. Our principals and representatives may also earn transaction-based compensation on transactions that are made through NEXT.</p> <p>There are discount brokerage firms, such as Charles Schwab, who offer brokerage services at a lower rate because they only execute transactions and carry securities brokerage accounts, and do not provide investment advice. The services of discount brokerage firms are generally available at a lower cost than through Fidelity or NEXT; however, we believe that the quality and value added by Fidelity and NEXT’s services are competitive with other full-service brokerage firms and outweigh the cost advantages of a discount broker.</p> <p>When clients direct that all of the securities transactions for their accounts be handled by a particular broker-dealer, such as NEXT, clients must negotiate brokerage commissions and charges with the registered representative of that broker-dealer. Our firm cannot effectively negotiate for lower broker-</p>
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<p>Item 13A. and B.</p>	<p>age expenses on behalf of a client when the broker-dealer's registered representative is affiliated with our firm or when the business cannot be taken to a different brokerage service provider. Accordingly, clients that direct brokerage services may pay significantly more for brokerage services in some transactions. Transactions for client-directed brokerage accounts cannot be aggregated with discretionary brokerage accounts.</p> <p><u>Trade Allocation Policy.</u> We have adopted a trade allocation policy to govern how we handle the aggregation of orders for more than one client's account. From time to time and only where appropriate, we may aggregate orders for securities transactions for more than one client and, in appropriate circumstances, may include proprietary accounts. In doing so, we strive to treat each client fairly and will not favor one client or a proprietary account over another client. When executed, we will allocate the aggregated order in accordance with policies and procedures intended to achieve fair treatment. The purpose of aggregating orders is for our administrative convenience and, in some transactions, to obtain better execution for the aggregated order than might be achieved by processing each of the transactions separately.</p> <p>We will not aggregate orders for a client having a directed brokerage relationship with a client who does not have a directed brokerage relationship with the same broker-dealer. A consequence of not aggregating a client's order with other orders for the same securities is that the client may not obtain as good a price or as low a cost in a separate transaction as clients whose orders have been aggregated.</p> <p>Each account that participates in an aggregated order will participate at the average share price for all transactions ordered by our firm in that security on a given business day. If permitted by the broker-dealer effecting the transaction, transaction costs will be shared on a pro rata basis. Some broker-dealers charge brokerage commissions to each participating client in accordance with the size of that client's part of the aggregated order, regardless of the total size of the aggregated order. If an aggregated order is not filled in its entirety, it will be allocated among participating accounts on a pro rata basis.</p> <p><u>Related or Proprietary Accounts.</u> It is our policy to avoid purchasing or selling securities for our own accounts at a time when doing so could adversely affect client accounts or could improperly benefit our firm or our related accounts.</p> <p>When an order for one of our proprietary accounts is NOT aggregated with a client order, then when our recommendation is to purchase securities, it is our policy not to purchase those securities for proprietary accounts until all of the clients' purchases have been completed. On sale recommendations, it is our policy to not sell the same securities for proprietary accounts before the clients' sales have been completed.</p> <p><u>ADDITIONAL COMPENSATION</u></p> <p><u>Compensation Received.</u> Our firm's investment advisory services are offered by persons who are registered representatives of NEXT. As such, when clients purchase securities through persons employed by an affiliated business, those persons will separately receive commissions and other transaction-based compensation and, in some cases, on-going mutual fund servicing fees (12b-1 fees). Our firm's principals and representatives are also licensed insurance agents. As such, they will receive insurance commissions on purchases of insurance which we recommend. The additional compensation creates conflicts of interest, which you should consider in engaging our services or the services of our</p>
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Additional Information	<p>affiliated businesses. Our advisory fee off-set policy, described above, is intended to mitigate those conflicts and we would be pleased to answer any questions or concerns you may have. Clients are always free to choose a different securities brokerage firm or insurance agent to implement our advice.</p> <p>One of our principals, James P. Lorence, is a stockholder in NEXT's parent company. He owns more than 5% but less than 10% of the company. Another of our principals, Ryan Vander Zwart, is also a stockholder in NEXT's parent company. He owns less than 5% of the shares of the company. As such, both Mr. Lorence and Mr. Vander Zwart benefit as stockholders from securities transactions that are executed through NEXT.</p> <p><u>Compensation Paid.</u> We may engage solicitors to market our services. If we do so, you will receive a separate solicitor's disclosure brochure describing our solicitation arrangements, the compensation we pay to the solicitor, and the terms of that relationship. You will also receive a copy of this Form ADV, Part II, as our disclosure brochure. If you are referred to us by a solicitor, your total advisory fees will be based, in part, on the amount of the solicitation fee paid by us to the solicitor. You may be paying more or less than other clients for the same advisory services depending upon the amount of your advisory fees that will be paid to the solicitor. Those solicitors may include registered representatives of NEXT who may also receive compensation from NEXT as a result of marketing our services. As registered representatives of NEXT, the solicitors may also receive commissions, and in some cases, on-going mutual fund servicing fees (12b-1 fees) for transaction-based activity in your account.</p> <p>As part of our marketing effort, we regularly provide to our selected solicitors additional training and education in due diligence, compliance and the technical aspects of our products and services which will be valuable to their business. This training, including the travel, lodging and food expenses connected with such training, is provided by us at no cost to the participating solicitors. Also, as part of our marketing effort, we may also pay to attend conferences/symposiums sponsored by broker-dealer firms who refer business to us. The cost of the training and education and the conferences/symposium sponsorship just described are paid out of our portion of the advisory fees and are not an additional expense to you or any other investor. We do not believe that such arrangements influence the individual solicitors of the broker-dealer firms to refer business to us or to other advisors with whom the broker-dealer may have similar agreements.</p> <p><u>IMPORTANT INFORMATION AND OTHER DISCLOSURES</u></p> <p><u>Proxy Voting.</u> We will not be responsible for responding to proxies that are solicited with respect to annual or special meetings of shareholders of securities held in your account. Proxy solicitation materials will be forwarded to you for response and voting.</p> <p><u>Binding Arbitration.</u> We sincerely hope that no dispute will ever arise between you and our firm over our advisory services. Our Firm's client service agreements do provide that all disputes, claims, or controversies, and any related issues, which may arise at any time will be resolved by binding arbitration, rather than by a lawsuit in a court.</p> <p><u>Investment Risks And Rewards.</u> Securities, mutual funds, fixed and variable annuities, and other types of investments all bear different types and levels of risk. These risks will be discussed with you in determining the investment objectives that will guide our investment advice for your account. Upon request, as part of our services, we can discuss with you the types of investments and investment strategies that we believe may tend to reduce these risks in light of your personal circumstances and finan-</p>
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Privacy Policy	<p>cial objectives.</p> <p>Obtaining higher rates of return on investments typically entails accepting higher levels of risk. Based upon discussions with you, we will attempt to identify the balance of risks and rewards that is appropriate and comfortable for you. It is still your responsibility to ask questions if you do not understand fully the risks associated with any investment or investment strategy.</p> <p>We strive to render our best judgment on your behalf. Still, we cannot assure you that your investments will be profitable or assure you that no losses will occur in your investment portfolio. Past performance is one relatively important consideration with respect to any investment or investment advisor, but it is not a predictor of future performance. While we will continuously strive to provide outstanding long term investment performance for you and our other clients, many economic and market variables beyond our control can affect the performance of your investments.</p> <p><u>PRIVACY POLICY</u></p> <p>Lorence & Vander Zwart (LVZ Advisors, Inc.) is committed to safeguarding the confidential information of our clients because mutual trust is essential to the advisor-client relationship. Personal privacy is of the utmost importance to our clients. This is our policy describing how we treat your personal information. We welcome any comments or concerns you may have about your personal privacy.</p> <p><u>Information We Collect From You.</u> We collect nonpublic personal information from you, our client, to assist us in giving you appropriate investment advice and in managing your investments. The categories of nonpublic information that we collect from each client depends upon the scope of the client engagement. We collect nonpublic personal information about you from the following sources:</p> <ul style="list-style-type: none"> • Information we receive from you on applications or other forms, such as your name, address, social security number, telephone number, assets, income, taxes, medical and health information to the extent that it is needed for the financial planning process, and insurance beneficiaries. • Information about your transactions with us, our affiliates, custodians, or others, such as your account balance, investment cost, investment distributions, investment gain or loss, payment history, parties to transactions, account usage, and insurance policy coverage and premiums. <p>“Nonpublic personal information” is nonpublic information about you that we obtain in connection with providing a financial product or service to you for personal, family or household purposes. It does not include information available from government records, widely distributed media, or government mandated disclosures.</p> <p><u>Third Parties With Whom We May We Share Information.</u> We do not disclose non-public personal information about our clients or former clients to anyone except as otherwise permitted by law. For example, we are permitted by law to share information about you with:</p> <ul style="list-style-type: none"> • Our Investment Advisory Representatives, employees, and any person who may have referred you to our firm. • Companies that assist us in processing your transactions and servicing your account, such as introducing and clearing brokerage firms, mutual fund companies, and insurance companies.
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	<ul style="list-style-type: none"> • NEXT Financial Group, Inc., an affiliated broker-dealer through which our management persons hold their security licenses. • An accountant, tax preparer, or lawyer who is representing you. • Federal and state regulators who regulate our firm. <p>We do not provide your personally identifiable information to direct marketers or independent solicitors for any purpose.</p> <p><u>Disclosure Of Information About Former Customers.</u> If you decide to close your account(s), we will continue to adhere to the privacy practices described in this notice when you become a former client. You become a former client when your client services agreement with us is terminated.</p> <p>We will maintain personally identifiable information about you during the time you are a client, and for any time thereafter that we are required to maintain the records by federal and state securities laws. After this required period of record retention, all of your information will be destroyed.</p> <p><u>Our Security Policies And Practices.</u> We take all reasonable steps to assure the privacy of client information. We restrict access to nonpublic personal information about you to those employees who have a business or professional reason for knowing, as permitted by law.</p> <p>We maintain a secure office and computer environment to ensure that your information is not placed at unreasonable risk. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.</p>
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