

Solicitor's Disclosure Brochure

This document is to advise you that Centaurus Financial Inc. ("Centaurus") and _____, a registered representative of Centaurus. (together the "**Solicitor**") has been engaged by Lorence & Vander Zwart ("**Adviser**," "**we**," "**our**," or "**us**"), for the purpose of soliciting investment advisory clients for us. We have entered into a "Solicitation Agreement" which provides that Solicitor will market our investment advisory services to prospective clients and will refer those prospective clients to us. Unless otherwise disclosed by us, Solicitor is not authorized to provide investment advice, and may not provide investment advice on our behalf. Solicitor is an independent contractor and is not our employee, officer, or director, partner, member, or joint venturer. We have agreed to compensate Solicitor for these activities. For each client that Solicitor refers to us that becomes our client, we will pay Solicitor a referral fee based upon the advisory fees paid to, and received by us from the referred client under the terms, conditions, and timing prescribed by our investment advisory contract.

Specifically, we will pay Solicitor a referral fee which will be the difference between our minimum fee and the advisory fees that you agreed to pay under your investment advisory agreement with us. Our total advisory fee (including the portion we pay to Solicitor) will never exceed 300 basis points and may be less depending upon the account size as described on the attachment. The minimum fee for our advisory services is as follows ("Minimum Fee"):

- LVZ Individual Equity Portfolios – Account value of \$1,000,000 or less – Adviser Fee 75 basis points;
- LVZ Individual Equity Portfolios – Account value of greater than \$1,000,000 – Adviser Fee 60 basis points;
- LVZ Asset Allocation Portfolios – Account Value of \$1,000,000 or less - Adviser Fee 40 basis points; or
- LVZ Asset Allocation Portfolios – Account value of greater than 1,000,000 – Adviser fee 30 basis points.

multiplied by the fair market value of your assets under management during each billing period. Fair market value will be based on the periodic account statements issued by your custodian. In addition, we charge a \$15 quarterly small balance fee to either the Solicitor or you if your account balance is below \$100,000. For your account, we have agreed that (please check the appropriate box):

The client's account is to be assessed the small balance fee.

Solicitor is to be assessed the small balance fee.

Your total advisory fees are based, in part, on the amount of the solicitation fee paid by us to the Solicitor. The difference between the Minimum Fee and the amount of the advisory fees that you agreed to pay us will be paid to the Solicitor. Our Minimum Fees do not vary; the amount that clients pay in excess of our Minimum Fees may vary up to the maximum amount set forth on the attachment. Thus, 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 Solicitor.

Any checks, money orders, or wire transfers of monies to be placed under our management must be made payable and sent to your custodial broker-dealer, bank, insurance company, mutual fund, or other asset custodian. Neither we nor Solicitor will accept cash, security, or any other assets belonging to you.

Client Acknowledgment

The undersigned represents and acknowledges receipt of the following materials from Solicitor: (1) Part II of Form ADV of Adviser; (2) this Solicitor's Disclosure Brochure; and (3) the Adviser's Privacy Policy and, if applicable, Solicitor's Privacy Policy.

The undersigned has read and understands the information presented in these documents, and has had the opportunity to ask and have answered any questions prior to entering into any investment advisory agreement with Adviser or paying any investment advisory fees.

The undersigned acknowledges that Solicitor has not provided investment advice on behalf of Adviser. The undersigned instructs Adviser to deliver to Solicitor copies of all account statements and performance results generated by Adviser with respect to the undersigned's investment account(s). The undersigned affirms that all funds, securities, or other assets to be invested and/or managed have been, and will be, delivered directly the undersigned authorized custodian (e.g., a properly qualified securities broker-dealer, bank, insurance company, mutual fund). The undersigned understands that Adviser is not permitted to have possession or custody of clients' funds, securities, or assets and, unless Solicitor is a qualified custodian, Solicitor (and its agents, if any) is not permitted to do so either.

Client's Signature

Date

Client's Name (print or type)

Signature of Solicitor

Advisory Fee Breakpoint Schedule

LVZ Individual Equity Portfolios

Client Account Value	\$250,000- \$1,000,000	\$1,000,000 +
Maximum Advisory Fee*	Up to 3.00%	Up to 2.00%
LVZ Minimum Fee	.75%	.60%

LVZ Asset Allocation Portfolios

Client Account Value**	\$100,000 - \$1,000,000	\$1,000,000 +
Maximum Advisory Fee*	Up to 2.00%	Up to 1.75%
LVZ Minimum Fee	.40%	.30%

*Subject to Solicitor's discount

**In the event that an exception to the minimum account value rule was granted by the Adviser the referred client accounts that are initially invested and remain below \$100,000 in account value will be assessed a \$15 quarterly small balance fee to either the Solicitor or referred client.

Adviser will pay Solicitor's referral fee directly to Centaurus Financial Inc. ("Centaurus"). Centaurus will pay Solicitor the referral fee in accordance with the agreement between Centaurus and Solicitor governing the payment of such referral fees.