

Solicitor's Disclosure Brochure

_____ (“Solicitor”), a registered representative of _____, a registered broker-dealer, 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 “Solicitor’s 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. As a registered representative, Solicitor may separately receive commissions, and in some cases, on-going mutual fund servicing fees (12b-1 fees) for transaction-based activity in your account.

For the term of your advisory relationship with us and according to an agreement between us and Solicitor, we will pay Solicitor a fee of ____% of the value of the assets in your account(s) under our management. For accounts billed monthly, the amount we pay your Solicitor will be reduced by a \$3.50 per month fee per account. You are not responsible for this fee. 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. 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. However, our total advisory fees, including the Solicitor’s fee, monthly fee and small balance fee (as applicable), will not exceed our fees as set forth in Part 2 of our Form ADV.

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 2 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

Acknowledged by Solicitor (or its agent)

Client’s Name (print or type)