

**Scott Schultz Closed End Funds, Inc.**  
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**Firm Brochure**

(Part 2A of Form ADV)

This brochure provides information about the qualifications and business practices of Scott Schultz Closed End Funds, Inc. If you have any questions about the contents of this brochure, please contact us at: (517) 655-4130, or by email at: [sschultz@calton.com](mailto:sschultz@calton.com). The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission, or by any state securities authority.

Additional information about Scott Schultz Closed End Funds, Inc. is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

March 2011

# Material Changes

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## **Annual Update**

The Material Changes section of this brochure will be updated annually when material changes occur since the previous release of the Firm Brochure.

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## **Material Changes since the Last Update**

The U.S. Securities and Exchange Commission issued a final rule in July 2010 requiring advisers to provide a Firm Brochure in narrative “plain English” format. The new final rule specifies mandatory sections and organization.

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## **Full Brochure Available**

Whenever you would like to receive a complete copy of our Firm Brochure, please contact us by telephone at: (517) 655-4130 or by email at: [sschultz@calton.com](mailto:sschultz@calton.com).

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# Advisory Business

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## Firm Description

Scott Schultz Closed End Funds, Inc. ("SSCEF") was founded in 1994.

SSCEF provides personalized confidential investment management to individuals, pension and profit sharing plans, trusts, estates, charitable organizations and small businesses. SSCEF or its Solicitors work with you to define financial objectives and develop strategies for reaching these objectives, some of which may include: identification of financial problems, cash flow planning, tax planning, insurance review, investment management, education funding, retirement planning, and estate planning.

The firm's compensation is primarily derived from fees paid directly by clients for investment management services. However, some persons associated with SSCEF are also in the business of selling annuities, insurance, stocks, bonds, mutual funds, limited partnerships, or other commissioned products. For further details on these activities, see the sections titled "Fees and Compensation" and "Other Financial Industry Activities and Affiliations".

Assets under SSCEF's management are held with qualified custodians, such as Southwest Securities, Inc. See the section titled "Brokerage Practices".

SSCEF also has arrangements with Solicitors who are compensated for referring clients to SSCEF. See the section titled "Client Referrals and Other Compensation".

Other professionals (e.g., lawyers, accountants, insurance agents, etc.) are engaged directly by the client on an as-needed basis. Conflicts of interest will be disclosed to the client in the unlikely event they should occur.

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## Principal Owners

Scott Schultz is the sole stockholder of SSCEF.

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## Types of Advisory Services

SSCEF provides investment supervisory services, also known as asset management services, on a discretionary basis. Typically, client assets are allocated among various closed-end mutual funds.

As of March 25, 2011, SSCEF manages approximately \$5,000,000 in assets for approximately 43 clients on a discretionary basis.

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## Asset Management

Assets are invested primarily in closed-end mutual funds on a discretionary basis. However, other investments may also include: open-end mutual funds

and equities (stocks). For a full discussion of our investment strategy, see the section titled “Methods of Analysis, Investment Strategies and Risk of Loss”.

Though we exercise discretion to buy or sell in your account, you may impose restrictions on investing in certain securities or types of securities.

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**Termination of Agreement**

You may terminate our investment management services at any time by notifying SSCEF in writing and paying the rate for the time spent on the investment advisory engagement prior to notification of termination. If you made an advance payment, SSCEF will refund any unearned portion of the advance payment. Notification must be U S Postal service, certified mail, or another vendor that requires the signature of the receiving party. The agreement remains in force until a signature confirming delivery is received.

SSCEF may terminate any of the aforementioned agreements at any time by notifying you in writing. If you made an advance payment, SSCEF will refund any unearned portion of the advance payment.

## **Fees and Compensation**

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**Description**

SSCEF bases its fees on a percentage of assets under management.

Fees are negotiable. Some clients with the same amount of assets under management may not be charged the same fee.

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**Fee Billing**

Investment management fees are billed quarterly, in *advance*, meaning that we invoice you *before* the three-month billing period has *begun*. Fees are usually deducted from a designated client account to facilitate billing. The client must consent in advance to direct debiting of their investment account.

The suggested fee schedule for our services includes developing, recommending, and implementing your investment strategy, monitoring the results, and reporting results to you each quarter. Fees are based on the following table:

<b><u>Assets Under Management</u></b>	<b><u>Annual Fee</u></b>
\$0 – 149,999	2.50%
\$150,000 – 499,999	2.25%
\$500,000 – 999,999	2.00%
\$1,000,000 - \$2,999,999	1.75%
\$3,000,000 - \$4,999,999	1.50%
\$5,000,000 +	negotiable

The fee calculation is based on the value of your portfolio as of the last trading day of the prior quarter. The minimum annual fee is \$1,500.00, billed in quarterly increments.

Fees are automatically deducted from your account within ten days following the end of the quarter. You give us authorization to deduct fees when you sign the Investment Advisory Agreement. Each quarter, we will send you an invoice showing how the fee was calculated and the fee due. Please review this invoice to ensure that your fee was calculated correctly and contact us immediately if you believe there is an error in the calculation.

If your account is closed or terminated, we will calculate the last quarter's fee based on the number of days during the quarter that we managed your account. The fee will be pro-rated based on the number of days in the quarter. We will refund the difference to you.

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### **Other Fees**

Custodians may charge transaction fees on purchases or sales of certain mutual funds (open and closed-end) and exchange-traded funds. These transaction charges are usually small and incidental to the purchase or sale of a security. The selection of the security is more important than the nominal fee that the custodian charges to buy or sell the security. See the section titled "Brokerage Practices".

SSCEF also has a related person that accepts compensation for the sales of other investment products, including equities, mutual funds, annuities, variable life insurance, and direct participation programs. This represents a conflict of interest since the person may receive an incentive to recommend investment products based on the compensation received, rather than your need. This conflict will be disclosed to you before these products are offered to you. You may purchase these products from other brokers or agents that are not affiliated with SSCEF.



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### **Expense Ratios**

Mutual funds generally charge a management fee for their services as investment managers. The management fee is called an expense ratio. For example, an expense ratio of 1.00 means that the mutual fund company charges 1.0% for their services. These fees are in addition to the fees paid by you to SSCEF.

## **Performance-Based Fees**

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### **Sharing of Capital Gains**

Fees are not based on a share of the capital gains or capital appreciation of managed securities.

SSCEF does not use a performance-based fee structure because of the potential conflict of interest. Performance-based compensation may create an incentive for the adviser to recommend an investment that may carry a higher degree of risk to the client.

## **Types of Clients**

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### **Description**

SSCEF generally provides investment advice to individuals, pension and profit sharing plans, trusts, estates, charitable organizations, corporations or business entities.

Client relationships vary in scope and length of service.

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### **Account Minimums**

The minimum account size is \$50,000 of assets under management.

SSCEF has the discretion to waive the account minimum. Accounts of less than \$50,000 may be accepted when the client and the advisor anticipate the client will add additional funds to the accounts. Other exceptions may apply to employees of SSCEF and their relatives, or relatives of existing clients.

## **Methods of Analysis, Investment Strategies and Risk of Loss**

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### **Methods of Analysis**

Security analysis methods may include charting, fundamental analysis, technical analysis, and cyclical analysis.

We rely on websites and research services that focus primarily on closed-end mutual funds as our main sources of information.

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**Investment Strategies**

SSCEF uses closed-end funds to develop eight (8) investment strategies:

<b><u>Strategy</u></b>	<b><u>Objective</u></b>
Tax-free Bonds	Tax-free income
Taxable Bonds	Taxable income
Domestic Growth	Growth – US companies only
Foreign	Concentrated exposure to foreign markets
World Growth	Growth – US and foreign
Asset Allocation	Income and growth
Hybrid	Income and growth, with an equity (stocks) option.
Money Market	Income and growth, with a money market option

SSCEF uses primarily a tactical approach when developing and monitoring these strategies. As the market climate dictates, we may invest all or a portion of your assets in cash or cash equivalents. When implementing these strategies, the same security may be used in more than one strategy.

Your investment strategy is based upon the objectives stated by you during consultations. You may change these objectives at any time. You will execute an Investment Policy Statement that documents your objectives and your desired investment strategy.

If you were introduced to us by a Solicitor, the Solicitor will determine your objectives during his meeting(s) with you and we will rely on that information to develop your investment strategy. You may a change your objectives or strategy at any time by contacting your Solicitor.

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**Risk of Loss**

All investment programs have certain risks, including loss of principal, that are borne by the investor. Our investment approach constantly keeps the risk of loss in mind. Investors face the following investment risks:

- **Interest-rate Risk:** Fluctuations in interest rates may cause investment prices to fluctuate. For example, when interest rates rise, yields on

existing bonds become less attractive, causing their market values to decline.

- **Market Risk:** The price of a security, bond, or mutual fund may drop in reaction to tangible and intangible events and conditions. This type of risk is caused by external factors independent of a security's particular underlying circumstances. For example, political, economic and social conditions may trigger market events.
- **Inflation Risk:** When any type of inflation is present, a dollar today will not buy as much as a dollar next year, because purchasing power is eroding at the rate of inflation.
- **Currency Risk:** Overseas investments are subject to fluctuations in the value of the dollar against the currency of the investment's originating country. This is also referred to as exchange rate risk.
- **Reinvestment Risk:** This is the risk that future proceeds from investments may have to be reinvested at a potentially lower rate of return (i.e. interest rate). This primarily relates to fixed income securities.
- **Business Risk:** These risks are associated with a particular industry or a particular company within an industry. For example, oil-drilling companies depend on finding oil and then refining it, a lengthy process, before they can generate a profit. They carry a higher risk of profitability than an electric company, which generates its income from a steady stream of customers who buy electricity no matter what the economic environment is like.
- **Liquidity Risk:** Liquidity is the ability to readily convert an investment into cash. Generally, assets are more liquid if many traders are interested in a standardized product. For example, Treasury Bills are highly liquid, while real estate properties are not.
- **Financial Risk:** Excessive borrowing to finance a business' operations increases the risk of profitability, because the company must meet the terms of its obligations in good times and bad. During periods of financial stress, the inability to meet loan obligations may result in bankruptcy and/or a declining market value.

## **Disciplinary Information**

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### **Legal and Disciplinary**

The firm and its employees have not been involved in legal or disciplinary events related to past or present investment clients.

# Other Financial Industry Activities and Affiliations

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## Financial Industry Activities

SSCEF is not registered as a securities broker-dealer, futures commission merchant, commodity pool operator or commodity trading advisor.

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## Affiliations

SSCEF has a related person who is also a registered representative with Calton & Associates, Inc., a broker dealer that is a member of FINRA and SIPC. He offers investment products such as equities, mutual funds, fixed and variable annuities, variable life insurance and direct participation programs. He receives a commission from the sale of these products. You may purchase these products from other registered representatives that have no association with SSCEF.

# Code of Ethics, Participation or Interest in Client Transactions and Personal Trading

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## Code of Ethics

The employees of SSCEF have committed to a Code of Ethics that is available for review by clients and prospective clients upon request. The firm will provide a copy of the Code of Ethics to any client or prospective client upon request.

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## Participation or Interest in Client Transactions

SSCEF and its employees may buy or sell securities that are also held by clients. Employees may not trade their own securities ahead of client trades. Employees comply with the provisions of the SSCEF *Compliance Manual*.

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## Personal Trading

The Chief Compliance Officer of SSCEF is Scott Schultz. He reviews all employee trades each quarter. The personal trading reviews ensure that the personal trading of employees does not affect the markets, and that clients of the firm receive preferential treatment. Since most employee trades are small mutual fund trades or exchange-traded fund trades, the trades do not affect the securities markets. When employee securities trades are executed on the same day as your securities trades, the employee will not receive preferential treatment. In the case of a “bunched” order, see the section titled “Brokerage Practices”.

# Brokerage Practices

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## Selecting Brokerage Firms

SSCEF does not have any affiliation with product sales firms. SSCEF recommends custodians based on the proven integrity and financial responsibility of the firm and the best execution of orders at reasonable commission rates.

SSCEF recommends Southwest Securities, Inc. as a qualified custodian. SSCEF does not receive fees or commissions from this custodial arrangement.

When executing transactions, SSCEF uses its discretion to use the custodian that is most appropriate. In most cases, the broker will also be Southwest Securities, Inc.

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## Best Execution

SSCEF reviews the execution of trades at each custodian each quarter. The review is documented in the SSCEF *Compliance Manual*. Trading fees charged by the custodians is also reviewed on a quarterly basis. SSCEF does not receive any portion of the trading fees.

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## Soft Dollars

SSCEF does not receive soft dollars for using a particular broker as a custodian or for execution services.

SSCEF does receive trading services from Southwest Securities, Inc. All clients benefit from this service because it reduces the firm's overall expenses.

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## Order Aggregation

When trading open-end mutual funds, there is no benefit in aggregating orders.

With closed-end mutual funds and equities, there may be cases where the orders from multiple customers are "bunched" to create one aggregate order to purchase or sell a specific security. Related persons of SSCEF and their relatives may include their orders in a bunched trade with other advisory clients. When the full order is executed, all participants in the bunched order receive the average price of all the individual transactions in the security for that trading day. No client is favored over another.

If a bunched order cannot be fully executed on a given trading day, all orders for that day will be allocated to each client's account on a pro-rata basis according to the percentage of the client's interest in the original order. The

pro-rata order executions are allocated to client's account at the *average price* of all transactions in the security for that trading day.

There may be times when a pro-rata allocation may result in a small amount of securities allocated to a client's account. In that case, the trading fee may make the allocation of the securities unreasonable. SSCEF will use its discretion and the best interests of the client to include or exclude the client's account from the allocation.

## **Review of Accounts**

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### **Periodic Reviews**

Account reviews are performed quarterly by Scott Schultz, Chief Investment Strategist. Account reviews are performed more frequently when market conditions dictate.

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### **Review Triggers**

Other conditions that may trigger a review are changes in the tax laws, new investment information, and changes in a client's own situation.

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### **Regular Reports**

You will receive a quarterly statement from your qualified custodian. In addition, SSCEF will send you a performance statement each quarter.

## **Client Referrals and Other Compensation**

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### **Solicitors**

SSCEF uses Solicitors to refer clients to us. These Solicitors receive a portion of your investment management fee. However, the use of a Solicitor will not increase your total investment management fee.

The Solicitor's Agent gathers your personal financial information, risk tolerance, and investment objectives. He then selects the investment strategy that he believes is most appropriate for you. SSCEF relies on this information when managing your portfolio. The Solicitor does not participate in our active investment management and has no discretionary authority.

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### **Referrals Out**

SSCEF does not accept referral fees or any form of remuneration from other professionals when a prospect or client is referred to them.

# Custody

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## Account Statements

All assets are held at qualified custodians meaning the custodians provide account statements directly to clients at their address of record at least quarterly.

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## Performance Reports

SSCEF also provides you with a quarterly statement of performance. We urge you to compare the account statements received directly from your custodian to the performance report statement provided by SSCEF.

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## Direct Fee Deduction

Since you have authorized SSCEF to deduct your quarterly management fee from your account, SSCEF is deemed to have “indirect” custody. Each quarter, we will mail you a fee invoice showing how that quarter’s fee was calculated.

# Investment Discretion

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## Discretionary Authority for Trading

SSCEF accepts discretionary authority to manage your investment account. SSCEF has the authority to determine, without obtaining your specific consent, the securities to be bought or sold, and the amount of the securities to be bought or sold.

Discretionary trading authority facilitates placing trades in your accounts on your behalf so that we may promptly implement the investment policy that you have approved in writing.

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## Limited Power of Attorney

A limited power of attorney is a trading authorization for this purpose. You sign a limited power of attorney so that we may execute the trades that you have approved.

# Voting Client Securities

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## Proxy Votes

SSCEF does not vote proxies on securities. You are expected to vote your own proxies. When assistance on voting proxies is requested, SSCEF will provide recommendations to you. If a conflict of interest exists, it will be disclosed to you.

You will receive proxy solicitations directly from your custodian.

## Financial Information

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### Financial Condition

SSCEF does not have any financial impairment that will preclude the firm from meeting contractual commitments to clients.

A balance sheet is not required to be provided because SSCEF does not serve as a custodian for client funds or securities, and does not require prepayment of fees of more than \$600 per client, and six months or more in advance.

## Management Personnel

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### Background

Scott Schultz is the President and Chief Investment Strategist of SSCEF since 1994. He received a Bachelor Arts in Journalism from Michigan State University in 1979. Since 2004, he has been a registered representative with Calton & Associates, Inc.

### Outside Business Activities

Mr. Schultz is engaged in the following activities outside of SSCEF:

Registered Representative/OSJ Manager – Calton & Associates, Inc. - 10 hours per month.

Teaching Professional –United States Professional Tennis Association/United States Professional Tennis Registry - 10 hours per month.

Author-self employed. As necessary, but very part-time

### Disciplinary History

In December 2005, at a time when Scott Schultz and his Firm had 207 separate accounts with about \$43.4 million in assets under management The United States Securities and Exchange Commission (“SEC”) issued a Cease and Desist order against Mr. Schultz and his Firm for engaging in “mark-the-close” activities with eight (8) closed-end fund transactions during the period of June 2002 and December 2003.

During this time, the procedure at the broker/dealer holding Mr. Schultz and his firm’s licensure was such that each and every trade was placed via



telephone directly with the broker/dealer's trading desk. The Broker/Dealer at no time cited Mr. Schultz and his firm via form U-4 or U-5 for any violation at any time during their affiliation. There were no complaints filed relative to this or any issue by any individual or Investment Company as defined under the 1933, 1934, or 1940 Acts.

In June 2007, the State of Florida issued an "Intent to Deny Registration" to Scott Schultz and Schultz Investment Advisors as a result of the Cease and Desist order issued by the SEC in December 2005. Mr. Schultz and his firm withdrew their registration application from the State of Florida.

In 2008, Mr. Schultz filed for personal bankruptcy, and it was discharged in the same year. This action was precipitated as a result of a protracted and bitter divorce proceeding, resulting in Mr. Schultz absorbing all financial obligations accumulated either jointly or severally during the 23 year marriage in order to effectuate the completion of the divorce. At no time was SSCEF in financial danger, or involved in the process except as a personal property of Mr. Schultz.

## **Business Continuity Plan**

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### **General**

SSCEF has a Business Continuity Plan in place that provides detailed steps to mitigate and recover from the loss of office space, communications, services or key people.

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### **Disasters**

The Business Continuity Plan covers natural disasters such as snow storms, hurricanes, tornados, and flooding. The Plan covers man-made disasters such as loss of electrical power, loss of water pressure, fire, bomb threat, nuclear emergency, chemical event, biological event, T-1 communications line outage, Internet outage, railway accident and aircraft accident. Electronic files are backed up daily and archived offsite.

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### **Alternate Offices**

Alternate offices are identified to support ongoing operations in the event the main office is unavailable. It is our intention to contact all clients within five days of a disaster that dictates moving our office to an alternate location.

# Information Security Program

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## Information Security

SSCEF maintains an information security program to reduce the risk that your personal and confidential information may be breached.

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## Privacy Notice

SSCEF is committed to maintaining the confidentiality, integrity and security of the personal information that is entrusted to us.

The categories of nonpublic information that we collect from you may include information about your personal finances, information about your health to the extent that it is needed for the financial planning process, information about transactions between you and third parties, and information from consumer reporting agencies, e.g., credit reports. We use this information to help you meet your personal financial goals.

With your permission, we disclose limited information to attorneys, accountants, and mortgage lenders with whom you have established a relationship. You may opt out from our sharing information with these nonaffiliated third parties by notifying us at any time by telephone, mail, fax, email, or in person. With your permission, we share a limited amount of information about you with your brokerage firm in order to execute securities transactions on your behalf.

We maintain a secure office to ensure that your information is not placed at unreasonable risk. We employ a firewall barrier, secure data encryption techniques and authentication procedures in our computer environment.

We do not provide your personal information to mailing list vendors or solicitors. We require strict confidentiality in our agreements with unaffiliated third parties that require access to your personal information, including financial service companies, consultants, and auditors. Federal and state securities regulators may review our Company records and your personal records as permitted by law.

Personally identifiable information about you will be maintained while you are a client, and for the required period thereafter that records are required to be maintained by federal and state securities laws. After that time, information may be destroyed.

We will notify you in advance if our privacy policy is expected to change. We are required by law to deliver this *Privacy Notice* to you annually, in writing.

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## **Brochure Supplement (Part 2B of Form ADV)**

This brochure supplement provides information about Scott Schultz and Marcia Erickson that supplement the Scott Schultz Closed End Funds brochure. You should have received a copy of that brochure. Please contact Scott Schultz if you did not receive Scott Schultz Closed End Funds' brochure or if you have any questions about the contents of this supplement.

Additional information about Scott Schultz and Marcia Erickson are is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

March 2011

## Brochure Supplement (Part 2B of Form ADV)

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### Education and Business Standards

SSCEF requires that advisors in its employ have requisite education as required by FINRA.

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### Scott Schultz

#### Educational Background:

- Date of birth: 1957
- Institutions: Michigan State University – Bachelor of Arts in Journalism - 1979

#### Business Experience:

- Schultz Investment Advisors – President and Chief Investment Strategist – May 1994 to present
- Calton & Associates – Registered Representative – 2004 to present
- LaSalle Street Securities – Registered Representative – 1998 to 2004

#### Disciplinary Information:

In December 2005, at a time when Scott Schultz and his Firm had 207 separate accounts with about \$43.4 million in assets under management The United States Securities and Exchange Commission (“SEC”) issued a Cease and Desist order against Mr. Schultz and his Firm for engaging in “mark-the-close” activities with eight (8) closed-end fund transactions during the period of June 2002 and December 2003.

During this time, the procedure at the broker/dealer holding Mr. Schultz and his firm’s licensure was such that each and every trade was placed via telephone directly with the broker/dealer’s trading desk. The Broker/Dealer at no time cited Mr. Schultz and his firm via form U-4 or U-5 for any violation at any time during their affiliation. There were no complaints filed relative to this or any issue by any individual or Investment Company as defined under the 1933, 1934, or 1940 Acts.

- Any and all disgorgement and fines levied by the SEC were retained by the SEC and the U.S. Treasury for their own usage, and not disbursed to any client. The cash disgorgement of approximately \$14,500 calculated pro-rata between the 207 separate client accounts managed at that time would have equaled approximately .129 cents per day, per client, over the 18 month period. The Civil fine of \$100,000 was also retained by the SEC and not disbursed to any client, investment company, or any entity covered by the Investment Company Acts of 1933, 1934 or 1940. No Firm covered by the Act found it necessary to ‘restate’ its performance earnings, nor did any

account holder receive any amount other than the amount reported on the member firm's brokerage statement or 1099.

- June 2007 - The State of Florida issued an "Intent to Deny Registration" to Scott Schultz and Schultz Investment Advisors as a result of the Cease and Desist order issued by the SEC in December 2005. Mr. Schultz and Schultz Investment Advisors withdrew their registration application from the State of Florida.

Other Business Activities:

- Tennis Instructor – United States Tennis Professional Association and United States Professional Tennis Registry.

Additional Compensation: None

Arbitration Claims: None

Self-Regulatory Organization or Administrative Proceeding:

- December 2005 - The United States Securities and Exchange Commission ("SEC") issued a Cease and Desist order against Scott Schultz and Schultz Investment Advisors for engaging in "mark-the-close" activities with eight (8) closed-end fund transactions during the period of June 2002 and December 2003. They were ordered to pay a fine of \$100,000.

Bankruptcy Petition: Date filed: 2008 Current Status: Fully Discharged

- In 2008, Mr. Schultz filed for personal bankruptcy, and it was discharged in the same year. This action was precipitated as a result of a protracted and bitter divorce proceeding, resulting in Mr. Schultz absorbing all financial obligations accumulated either jointly or severally during the 23 year marriage in order to effectuate the completion of the divorce. At no time was SSCEF in financial danger, or involved in the process except as a personal property of Mr. Schultz.

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**Marcia Erickson**

Educational Background:

- Date of birth: 1961
- Institutions: Central Michigan University – Bachelor of Science in Psychology - 1982

Business Experience:

- Scott Schultz Closed End Funds, Inc., – Office Manager – 1984 to present. President and Chief Investment Officer, January 1, 2011.
- Calton & Associates – Registered Representative – 2004 to present

- Preferred Benefit Systems – Administrator – 1984 to present
- LaSalle Street Securities – Registered Representative – 2000 to 2004.

Disciplinary Information: none

Other Business Activities:

Pension Plan Third Party Administrator – Preferred Benefit Systems – 25  
– 35 hours per week.

Additional Compensation: None

Supervision:

Marcia Erickson is supervised by Scott Schultz, Chairman. As Chairman, Mr. Schultz reviews her work through frequent office interactions as well as remote interactions.

Scott Schultz and Marcia Erickson's contact information:

PHONE: 517-655-4130

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Arbitration Claims: None

Self-Regulatory Organization or Administrative Proceeding: None

Bankruptcy Petition: None