

Firm Brochure
(Part 2A of Form ADV)

**LENTZ + LENTZ STRATEGIC INVESTMENT
ADVISORS, INC.**

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This brochure provides information about the qualifications and business practices of LENTZ + LENTZ STRATEGIC INVESTMENT ADVISORS, INC. If you have any questions about the contents of this brochure, please contact us at: 775-323-1990, or by email at: Gwen@LentzandLentz.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 LENTZ + LENTZ STRATEGIC INVESTMENT ADVISORS, INC. is available on the SEC's website at www.adviserinfo.sec.gov. Our CRD # is 122215.

March 21, 2011

Material Changes

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.

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.

Full Brochure Available

Whenever you would like to receive a complete copy of our Firm Brochure, please contact us by telephone at: 775-323-1990 or by EMAIL at gwen@lentzandlentz.com

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ADVISORY BUSINESS

Firm Description

LENTZ + LENTZ STRATEGIC INVESTMENT ADVISORS, INC., (the firm) was founded in 1997.

LENTZ + LENTZ STRATEGIC INVESTMENT ADVISORS, INC. is a fee-only investment management firm providing services in long-term investment strategies and portfolio design that provides investment management to individuals or their grantor trusts, IRA retirement plans, and minor custodial accounts. The firm does not sell annuities, insurance, individual stocks, individual bonds, mutual funds, limited partnerships, or other commissioned products. The firm currently recommends passively managed asset class investing to clients utilizing Dimensional Fund Advisors (DFA) asset class mutual funds. The firm uses money market funds within the portfolio to provide for anticipated needs for cash liquidity. The firm's advisory services advice is limited to the DFA asset class mutual funds with the client making the final decision on the investment selection. Clients have the option to purchase investment products that the firm recommends through other brokers or agents that are not affiliated with the firm. The firm does not act as a custodian of client assets with the exception that the firm does take investment management fees directly from the client's asset managed account(s). Our clients participate in a consultative management process as we strive to create solutions that maximize the achievement of all that is important to them. The client maintains control of their assets. The firm places trades on behalf of clients under an authorized limited power of attorney. The firm trades to implement the portfolio design, to periodically rebalance the portfolio within the scope of the design, to increase liquidity for the client's cash reserve needs and with firm discretion upon termination of services.

Investment advice is an integral part of the financial planning process. The firm has an affiliated Certified Public Accounting firm LENTZ & LENTZ CERTIFIED PUBLIC ACCOUNTANTS, INC. Investment clients frequently engage the services of the affiliated CPA firm for tax planning and retirement analysis consultations. These consultations may include: determination of financial objectives, identification of financial problems, cash flow management, tax planning, retirement planning, and estate planning. The affiliate CPA firm is also frequently engaged to provide federal and state income tax preparation services for the client. After consultation with the CPA firm, the client may choose to engage LENTZ + LENTZ STRATEGIC INVESTMENT ADVISORS, INC. for their investment management and this conflict of interest is disclosed to the client.

The firm is not affiliated with entities that sell financial products or securities. The firm does not accept commissions or finder's fees.

Other professionals that are considered strategic alliances (e.g., estate planning lawyers, other outside accountants, insurance agents, etc.) are

engaged directly by the client on an as-needed basis. Conflicts of interest thereon will be disclosed to the client in the event they should occur. The firm utilizes a current client as an agent for some of its insurance needs.

A written personal retirement analysis of a client's initial situation may be provided to the client by the affiliate CPA firm. Periodic reviews of the retirement analysis may be recommended as events may occur that have a material impact on the original analysis.

The initial discovery client meeting, which may be by telephone, is provided on a no fee basis and is considered an exploratory interview to determine the extent of the engagement. In addition, we determine the mutual suitability of the firm and the client.

Principal Owners

Michael L. Lentz is a 50% stockholder and Chief Compliance Officer.

Gwendolyn M. Lentz is a 50% stockholder and Chief Operations Officer.

Types of Advisory Services

LENTZ + LENTZ STRATEGIC INVESTMENT ADVISORS, INC. provides asset management services deemed to be investment supervisory services. The firm provides investment advice through consultations; and may reference charts, graphs, formulas, or other devices that clients may use to evaluate securities.

The affiliate CPA firm, LENTZ & LENTZ CERTIFIED PUBLIC ACCOUNTANTS, INC. frequently furnishes advice to clients on matters not involving securities, such as retirement matters, taxation issues and estate planning issues.

As of March 21, 2011, LENTZ + LENTZ STRATEGIC INVESTMENT ADVISORS, INC. manages approximately \$52,000,000 in assets for approximately 198 clients. Approximately \$52,000,000 is managed on a discretionary basis, and none is managed on a non-discretionary basis.

Tailored Relationships

The goals and risk allocation for each client are discussed and subsequently documented in our client new account form and within the investment policy portfolio risk allocation statement. Investment Portfolio designs are created that supports the client's risk tolerance. Clients may impose restrictions on investing in certain securities or types of securities.

Agreements may not be assigned without written client consent.

Types of Agreements

The following agreements define the typical client relationships:

Asset Management Agreement and Annuity Asset Management Agreement

Assets are invested primarily in Dimensional Fund Advisors asset class mutual funds through Charles Schwab Institutional as custodian and Advisors Edge Variable Annuity as custodian for the variable annuity. Fund companies charge each fund shareholder an investment management fee that is disclosed in the fund prospectus. The custodian delivers the fund prospectus to the client. The custodian may charge a transaction fee for the purchase and/or sale of the asset class mutual funds. The client is informed of the fees.

Individual stocks and bonds may be purchased or sold within the account(s) by client request when appropriate. The custodian charges a fee for these trades. The firm does not receive any remuneration from fund companies or the custodian. Individual stocks held in a client investment account are held under the client's direction with an unmanaged account agreement signed by the client. The firm does not manage and charge asset management fees on the unmanaged individual stocks, however, the firm may trade the stocks as an accommodation to the client per the client's written request.

Initial public offerings are not available through the firm,

Most clients choose to have LENTZ + LENTZ STRATEGIC INVESTMENT ADVISORS, INC. manage a portion of their assets utilizing the passive asset class investment approach based upon a client's own determination of their risk tolerance. As goals and objectives change over time, suggestions are made and implemented on an ongoing basis. The client is informed that past performance does not guarantee future results.

The scope of work and associated fees are disclosed within the Asset Management Agreement, which is provided to the client in writing prior to the beginning of the relationship with the firm. An Asset Management or Annuity Asset Management Agreement includes: account set up procedures, asset management and trading procedures, investment objectives and restrictions, reporting procedures, fees, risks of investment, termination, relationships disclosure, miscellaneous provisions and arbitration disclosure.

The Asset Management and Annuity Asset Management Agreement annual fee structure is based on a percentage of the assets managed as set forth in the following schedule:

1.80% on the first \$250,000;
1.00% on the next \$250,000(from 250,001 to 500,000);
0.80% on the next \$500,000(from 500,001 to 1,000,000); and
0.60% above \$1,000,000

Current client relationships all adhere to the same fee schedule above.

Although the Asset or Annuity Asset Management Agreement is an ongoing agreement, the length of professional service to the client is discretionary. The client or the investment manager may terminate an Agreement by giving notice to the other party.

Unmanaged Account Agreement

The client signs the Unmanaged Account Agreement as an accommodation to the client to hold individual stocks in the client managed asset account. There are no advisory service fees charged on these stocks. The firm does not manage, collect fees or provide advice to the client regarding these unmanaged securities. These assets are not considered part of the assets under management computation.

Retirement Analysis Engagement Agreement

The affiliate CPA firm provides the retirement analysis exclusive of investment advice consulting to the client. The retirement analysis may include, but is not limited to: a projected statement of financial condition, prospective plan assumption presentations, a review of investment and/or retirement accounts, tax projections and one or more retirement “what if” scenarios.

Implementation of recommendations provided is at the discretion of the client. The client is informed that financial conditions may change and the analysis is hypothetical based upon present circumstances.

Typically there is no charge for this retirement analysis provided by the affiliate CPA firm. The affiliate CPA firm has no obligation to update the plan.

Tax Preparation Engagement Agreement

Tax preparation work is provided by the affiliate CPA firm and is billed separately by the affiliate CPA firm.

Tax preparation work is engaged separately from an Asset or Annuity Management Agreement.

Termination of Agreement

A Client may terminate any of the aforementioned agreements at any time by notifying LENTZ + LENTZ STRATEGIC INVESTMENT ADVISORS, INC. preferably in writing and paying the rate for the pro-rata days spent during the calendar quarter prior to notification of termination plus 30 days.

LENTZ + LENTZ STRATEGIC INVESTMENT ADVISORS, INC. may terminate any of the aforementioned agreements at any time by notifying the client in writing with a 30day notice.

The firm will refund any unearned portion of the advance payment on a pro-rata basis for the portion of the quarter remaining plus 30 days.

Fees and Compensation

Description

LENTZ + LENTZ STRATEGIC INVESTMENT ADVISORS, INC. bases its fees on a percentage of assets under management. This fee schedule is the same for all clients.

Fee Billing

Investment management fees are billed quarterly, in advance. The firm invoices at the inception of the three-month billing period. Payment in full is expected upon invoice presentation. Fees are deducted from a designated client account to facilitate billing after mailing the invoice to the client. The client authorizes direct debiting of their investment account for fees. Fees are not deducted directly from annuity accounts and the client remits payment upon receipt of the invoice.

Other Fees

Custodians may charge transaction fees on purchases or sales of certain mutual 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.

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 0.50 means that the mutual fund company charges 0.5% for their services. These fees are in addition to the advisory investment management fees paid to LENTZ + LENTZ STRATEGIC INVESTMENT ADVISORS, INC.

Performance figures quoted by mutual fund companies in various publications are generally provided after their fees have been deducted.

Past Due Accounts and Termination of Agreement

LENTZ + LENTZ STRATEGIC INVESTMENT ADVISORS, INC. reserves the right to terminate an engagement on any account that is more than 30 days overdue. The firm reserves the right to terminate any engagement where a client has willfully concealed or has refused to provide pertinent information about financial situations when necessary and appropriate to providing proper investment advice.

The firm 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 client risk.

Types of Clients

Description

LENTZ + LENTZ STRATEGIC INVESTMENT ADVISORS, INC. generally provides investment advice to individuals, IRA retirement plans and minor custodian plans.

Client relationships vary in scope and length of service.

Account Minimums

The preferred minimum account size is \$250,000 of assets under management.

When an account falls below \$55,555 in value, the minimum annual fee of \$1,000 is waived at the firm's discretion and the percentage fee schedule is applied.

Accounts of less than \$250,000 may be accepted when the client and the advisor anticipate additional funds will be added to the client's account(s).

Methods of Analysis, Investment Strategies and Risk of Loss

Methods of Analysis

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

The main sources of information include financial newspapers and magazines, inspections of corporate activities, research materials prepared by others, corporate rating services, timing services, annual reports, prospectuses, filings with the Securities and Exchange Commission, and company press releases.

Other sources of information that the firm may use are Charles Schwab Institutional & Charles Schwab & Company's "Schwab Link" service, Advisor Intelligence, and the World Wide Web.

Investment Strategies

The primary investment strategy implemented on client accounts is strategic asset allocation utilizing a core approach. This means that we use passively managed index funds as the core investments. Portfolios are globally diversified to control the risk associated with traditional markets.

The investment strategy for a specific client is based upon the objectives and risk tolerance levels determined by the client during consultations. The client

may change these objectives and risk tolerances at any time. Each client executes an Investment Policy Portfolio Risk Allocation Statement that documents their objectives and their desired investment strategy.

Other strategies may include long-term purchases, short-term purchases and margin transactions for client short term liquidity needs.

Risk of Loss

All investment programs have certain risks 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

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.

Affiliations

LENTZ + LENTZ STRATEGIC INVESTMENT ADVISORS, INC. has arrangements that are material to its advisory clients with a related firm, LENTZ & LENTZ CERTIFIED PUBLIC ACCOUNTANTS, INC., an accounting firm.

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

Code of Ethics

The employees of LENTZ + LENTZ STRATEGIC INVESTMENT ADVISORS, INC. have committed to a Code of Ethics that is provided to clients and prospective clients upon request.

Participation or Interest in Client Transactions

LENTZ + LENTZ STRATEGIC INVESTMENT ADVISORS, INC. and its employees may buy or sell securities that are also held by clients. Employees may not trade their own individual securities ahead of client trades. Employees comply with the provisions of the firms Policy and Procedures Manual and Code of Ethics.

Personal Trading

Gwendolyn M. Lentz 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, the trades do not affect the securities markets.

Brokerage Practices

Selecting Brokerage Firms

LENTZ + LENTZ STRATEGIC INVESTMENT ADVISORS, INC. does not have any affiliation with product sales firms. The firm uses the Charles Schwab Institutional, a division of Charles Schwab & Company, Inc., a registered broker-dealer, as custodian for its client asset management relationships based upon authorization of the client. The firm uses this custodian based on the proven integrity and financial responsibility of Charles Schwab Institutional and what it considers to be the best execution of orders at reasonable trading fees. The use of Charles Schwab Institutional as custodian authorized by the client may not result in the most favorable execution of client transactions that may cost clients more money.

LENTZ & LENTZ STRATEGIC INVESTMENT ADVISORS, INC. does not receive fees or commissions from this arrangement.

Best Execution

The firm currently is utilizing Charles Schwab Institutional as custodian providing negotiated transaction fees of .10% of principal with a minimum of \$30 and a maximum of \$49.95 per trade for Mutual Fund trades (electronic trading) and \$8.95 for Equity trades (electronic trading). Prices are higher for phone-in trading. The firm acknowledges lower transaction fees may be found with other custodians representing a higher cost to the client in the utilization of Charles Schwab Institutional, however, the firm feels Schwab provides comprehensive customer service, SIPC account insurance and reporting for the client which assists the firm in meeting the client needs and therefore results in best execution practices for the firm. The firm primarily utilizes Dimensional Fund Advisors Asset Class Index Funds in portfolio investment design. The firm utilizes The Advisors Edge Variable Annuity for client's variable annuity on a limited basis when client needs to affect an IRC section 1035 like kind exchange due to account taxability issues.

The firm may require that clients establish brokerage accounts with the Schwab Institutional division of Charles Schwab & Co., Inc. (Schwab), a registered broker-dealer, Member SIPC/NYSE, to maintain custody of clients' assets and to effect trades for their accounts. Schwab Institutional provides the firm with access to its institutional trading and operations services, which are typically not available to Schwab retail investors. These services generally are available to independent investment advisors at no charge to them as long as a total of at least \$10 million of the advisor's clients account assets are maintained at Schwab Institutional and is not otherwise contingent upon the Advisor committing to Schwab any specific amount of business (assets in custody or trading). Schwab Institutional services include research, brokerage, custody, access to mutual funds and other investments that are

otherwise available only to institutional investors or would require a significantly higher minimum initial investment. For the Advisor's clients accounts maintained in its custody, Schwab does not generally charge separately for custody but is compensated by account holders through commissions or other transaction-related fees for securities trades that are executed through Schwab and settled into Schwab accounts. Schwab Institutional also makes available to the firm other products and services that benefit the firm but may not benefit its clients' accounts. Some of these other products and services assist the firm in managing and administering clients' accounts. These include software and other technology that provide access to client account data (such as trade confirmations and account statements), facilitate trade execution, provide research, pricing information and other market data, facilitate payment of the firm's fees from its clients' accounts, and assist with back-office support, record keeping and client reporting. Many of these services generally may be used to service all or a substantial number of the firm's accounts, including accounts not maintained at Schwab Institutional. Schwab Institutional may also provide the firm with other services intended to help the firm manage and further develop its business enterprise. These services may include consulting, publications and presentations on practice management, information technology, business succession, regulatory compliance, and marketing. In addition, Schwab may make available, arrange and /or pay for these types of services to the firm by independent third parties. Schwab Institutional may discount or waive fees it would otherwise charge for some of these services or pay all or a part of the fees of a third-party providing these services to the firm.

The firm endeavors to act in its clients best interests and the firm's requirement that clients maintain their assets in accounts at Schwab may be based in part on the benefit to the firm of the availability of some of the foregoing products and services and not solely on the nature, cost or quality of custody and brokerage services provided by Schwab which may create a potential conflict of interest.

Soft Dollars

LENTZ + LENTZ STRATEGIC INVESTMENT ADVISORS, INC. received a software maintenance credit of \$1,500 in the June 2010 from Charles Schwab Institutional, however, this credit is not expected to reoccur.

The selection of Charles Schwab Institutional as a custodian for clients is not affected by this nominal credit.

Order Aggregation

Most trades are mutual funds where trade aggregation does not garner any client benefit.

Review of Accounts

Periodic Reviews

Managed account reviews are performed by advisors Gwendolyn M. Lentz, Chief Operations Officer and Michael L. Lentz, Chief Compliance Officer. Managed accounts are reviewed at least semi-annually and for various reasons including each time there is a trade in the account, upon a client request, to take into consideration current market changes and upon a change in risk tolerance allocation. Over time the investment plan may become distorted as one asset class outperforms others. Periodic rebalancing trading maintains the original risk target for the plan. Periodically, a portfolio rebalancing report is generated which indicates any variances from the asset allocation target selected, and if cost effective and upon advisor's discretion, trades may be executed to bring the portfolio back into balance.

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. It is the client's responsibility to advise the firm of any changes in their financial situation or investment objectives.

Regular Reports

Account reviewers are members of the firm's Investment Committee. They are instructed to consider the client's current asset class mutual fund security positions and the likelihood that the performance of each position will contribute to the investment objectives of the client.

Clients receive periodic communications from the firm. Asset Management Agreement clients receive written quarterly performance reports including securities, funds and transactions in accounts and portfolio statements including overall unrealized gain or loss in account. Asset Annuity Management Agreement clients receive written quarterly portfolio statements including overall unrealized gain or loss in the account.

Client Referrals and Other Compensation

Incoming Referrals

LENTZ + LENTZ STRATEGIC INVESTMENT ADVISORS, INC. receives client referrals from current clients, estate planning attorneys, accountants, employees, personal friends of employees and other similar sources. The firm does not compensate referring parties for these referrals.

Referrals Out

LENTZ + LENTZ STRATEGIC INVESTMENT ADVISORS, INC. does not accept referral fees or any form of remuneration from other professionals when a prospect or client is referred.

Other Compensation

LENTZ & LENTZ CERTIFIED PUBLIC ACCOUNTANTS, INC., CPA firm affiliate, receives fees for the accounting and tax services it renders.

Custody

Account Statements

All assets are held at a qualified custodian, which means the custodian provides monthly account statements directly to clients at their address of record.

Performance Reports

Clients are urged to compare the account statements received directly from their custodians to the performance report statements provided by LENTZ + LENTZ STRATEGIC INVESTMENT ADVISORS, INC.

Investment Discretion

Discretionary Authority for Trading

LENTZ + LENTZ STRATEGIC INVESTMENT ADVISORS, INC. accepts discretionary authority to trade on securities accounts on behalf of clients. The firm trades within the scope of the investment portfolio design. The firm has the authority to determine, without obtaining specific client consent, the securities to be bought or sold, and the amount of the securities to be bought or sold. However, the firm may consult with the client prior to each trade to obtain concurrence. The firm trades within the scope of the investment portfolio design.

The client approves the custodian Charles Schwab Institutional and the commission rates, trading or transaction fees paid to the custodian. The firm does not receive any portion of the transaction fees or commissions paid by the client to the custodian on trades.

Discretionary trading authority facilitates placing trades in the clients account so that the firm may promptly implement the investment policy the client has approved in writing.

Limited Power of Attorney

A limited power of attorney is a trading authorization for this purpose. The client signs a limited power of attorney so that the firm may execute the trades that the client has approved.

Voting Client Securities

Proxy Votes

LENTZ + LENTZ STRATEGIC INVESTMENT ADVISORS, INC. does not vote proxies on securities. Clients are expected to vote their own proxies. The firm does not provide assistance on voting proxies.

Financial Information

Financial Condition

LENTZ + LENTZ STRATEGIC INVESTMENT ADVISORS, INC. does not have any financial impairment that will preclude the firm from meeting contractual commitments to clients.

Providing a balance sheet is not a requirement because the firm does not serve as a custodian for client funds or securities, and does not require prepayment of fees of more than \$500 per client and six months or more in advance.

Business Continuity Plan

General

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

Disasters

The Business Continuity Plan covers natural disasters such as snowstorms, flooding, etc. The Plan covers man-made disasters such as loss of electrical power, fire, Internet outage, etc. Electronic files are backed up and archived offsite.

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 a week of a disaster that dictates moving our office to an alternate location.

Loss of Key Personnel

LENTZ + LENTZ STRATEGIC INVESTMENT ADVISORS, INC. has an agreement with other financial advisory personnel to support the firm in the event of serious disability or death of Michael and Gwen Lentz. The emergency worldwide phone number is 1-775-624-1022.

Information Security Program

Information Security

LENTZ + LENTZ STRATEGIC INVESTMENT ADVISORS, INC. maintains an information security program to reduce the risk that confidential information may be breached.

Privacy Notice

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

The categories of nonpublic information that the firm collects from the client may include information about the client's personal finances, health to the extent that it is needed for the financial planning process, information about transactions with third parties, and information from consumer reporting agencies such as credit reports. The firm uses this information to help the client meet their personal financial goals.

With the client's permission, the firm discloses limited information to attorneys, accountants, and mortgage lenders with whom the client has established a relationship. The client may opt out from this sharing of information with these nonaffiliated third parties by notifying the firm at any time by telephone, mail, fax, email, or in person. With the client's permission, the firm shares a limited amount of information about the client with the custodian brokerage firm in order to execute securities transactions on the client's behalf.

The firm maintains a secure office to ensure that the client's information is not placed at unreasonable risk. The firm employs a firewall barrier, anti-virus and anti-malware protection and authentication procedures in the firm's computer environment.

The firm does not provide a client's personal information to mailing list vendors or solicitors. The firm requires strict confidentiality in the firm's agreements with unaffiliated third parties that require access to the client's personal information, including financial service companies, consultants, and auditors. Federal and state securities regulators may review our firm records and the client's personal records as permitted by law.

Personally identifiable information about the client will be maintained while the client is under our management, 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.

The firm will notify the client in advance if our privacy policy is expected to change. As required by law, the firm delivers their Privacy Notice to the client annually, in writing.

Brochure Supplement (Part 2B of Form ADV)

Education and Business Standards

LENTZ + LENTZ STRATEGIC INVESTMENT ADVISORS, INC. requires that advisors in its employ have a bachelor's degree and further coursework demonstrating knowledge of financial planning and tax planning including being licensed as a Certified Public Accountant and Series 65. Additionally, advisors must have work experience that demonstrates their aptitude for financial planning and investment management.

MICHAEL L. LENTZ- Certified Public Accountant Nevada 1211R, Personal Financial Specialist

Educational Background:

- Date of birth: July 22, 1952
- Humboldt State University graduated in 1975
- American Institute of Certified Public Accountants graduate of the Personal Financial Specialist program in 1997

Business Experience:

- Certified Public Accounting from 1978 to present
- Investment Advisory Services from 1997 to present

Other Business Activities:

Prior Health and Life Insurance licensed in the State of Nevada from 2003 to 2009, currently inactive

Arbitration Claims: None

Self-Regulatory Organization or Administrative Proceeding: None

Bankruptcy Petition: None

GWENDOLYN M. LENTZ- Certified Public Accountant Nevada 982

Educational Background:

- Date of birth: March 17, 1956
- University of Nevada Reno graduated in 1977

Business Experience:

- Certified Public Accounting from 1978 to present
- Investment Advisory Services from 1997 to present

Arbitration Claims: None

Self-Regulatory Organization or Administrative Proceeding: None

Bankruptcy Petition: None

MARCELINO MENDOZA-Certified Public Accountant Nevada 3162**Educational Background:**

- Date of birth: February 11, 1968
- University of Nevada Reno graduated in 1993

Business Experience:

- Certified Public Accounting from 1998 to present
- Investment Advisory Services from 1999 to present

Other Business Activities:

Ownership interest in family Restaurants in Reno/Sparks, Nevada

Current Compensation: Marcelino Mendoza is compensated as an independent contractor.

Additional Compensation: Remuneration from services provided by another Certified Public Accounting Firm that is engaged with a transitional business agreement with LENTZ & LENTZ CERTIFIED PUBLIC ACCOUNTANTS, INC. due to the acquisition of prior accounting clients by the other CPA firm

Remuneration from the ownership interest in his family restaurants

Supervision:

Michael and Gwen Lentz supervise Marcelino Mendoza through office interactions as well as remote interactions.

SUPERVISORS contact information:

1-775-323-1990, Mike@LentzandLentz.com
Gwen@LentzandLentz.com

Arbitration Claims: None

Self-Regulatory Organization or Administrative Proceeding: None

Bankruptcy Petition: None

OTHER SUPERVISED PERSONNEL:

PEGGY COLE-Certified Public Accountant Nevada 3710R and Oregon 7586

Educational Background:

- Date of birth: November 4, 1950
- University of Oregon graduated in 1974

Business Experience:

- Certified Public Accounting from 1990 to present
- State government compliance

Other business activities: Volunteer teaching and education

Current Compensation: Peggy Cole is compensated as an independent contractor.

Supervision:

Michael and Gwen Lentz supervise Peggy Cole through office interactions as well as remote interactions.

SUPERVISORS contact information:

1-775-323-1990, Mike@LentzandLentz.com
Gwen@LentzandLentz.com

KATHY WOJTKOWIAK-Office Assistant, Schwab Custodian Authorized Agent

Educational Background:

- Date of birth: May 5, 1963

Business Experience:

- Office assistance Certified Public Accounting from 2003 to present
- Office assistance Investment Advisory from 2003 to present
- Gaming Industry office assistance
- Banking Industry office assistance

Supervision:

Michael and Gwen Lentz supervise Kathy Wojtkowiak through office interactions as well as remote interactions.

Current compensation: Employment with CPA firm

SUPERVISORS contact information:

1-775-323-1990, Mike@LentzandLentz.com
Gwen@LentzandLentz.com