

<p>Item 1: Introduction - PPS&V is a Registered Investment Adviser with the U.S. Securities & Exchange Commission. As an investment advisor, we provide investment advisory services rather than brokerage advisory services. Brokerage and investment advisory services and fees differ and it is important for you to understand the differences. There are free and simple tools available to research firms and financial professionals at Investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisors, and investing.</p>		
<p>Item 2: Relationships & Services -</p> <p><i>What investment services and advice can you provide me?</i></p>	<p>PPS&V offers investment advisory services to <i>retail investors</i>. We provide discretionary investment management solutions for our clients and work with each client to identify their specific investment goals/objectives/risk tolerance in order to create a diversified investment portfolio. Portfolios are constructed of exchange-traded products, mutual funds, individual stocks & bonds, real estate investment trusts, certificate of deposit & money market instruments seeking to achieve the client's investment objectives. We continually monitor client accounts seeking to ensure we are meeting the objectives agreed to by you, the client. Clients will have the opportunity to place reasonable restrictions on the types of investments to be held in their respective portfolio, subject to the acceptance by the Advisor. We don't offer any proprietary products nor have any account minimums. For more detailed information please see our Form ADV, Part 2A (Items 4 & 7). For a free copy of our most recent disclosure brochure please contact us at 269-321-4444 or Ryan.Vliek@PPS-V.com</p>	<p><u>Conversation Starters</u></p> <ul style="list-style-type: none"> • <i>Given my financial situation, should I choose an investment advisory service? Why or Why not?</i> • <i>How will you choose the investments to recommend to me?</i> • <i>What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?</i>
<p>Item 3: Fees, Costs, Conflicts and Standard of Conduct</p> <p><i>What fees will I pay?</i></p>	<p>Annual Investment Advisory Services generally range from 0.50% - 1.0%. You will pay an on-going asset-based fee. These fees are paid quarterly in advance and are based on the market value of the total assets under management at the end of each quarter. It is our duty to make you aware of any conflicts of interest regarding our advisory fees. Our fees are based on assets under management and as a result the more assets there are in your account, the more you will pay in fees, and the firm can therefore have an incentive to encourage you to increase the assets in your account. As such, we offer break points in which the more assets you have under management the lower the annual advisory fee is.</p> <p>All fees paid to PPS&V for investment advisory services are separate and distinct from the expenses charged by mutual funds & ETF's. These expenses are described in each fund's prospectus or statement of additional information. You will pay fees whether you make or lose money on your investments. Fees and costs will reduce any amount of money you make</p>	<p><u>Conversation Starters</u></p> <ul style="list-style-type: none"> • <i>Help me understand how these fees and costs might affect my investments. If I give you \$10,000 to invest, how much will go to fees and costs, and how much will be invested for me?</i>

<p><i>What are your legal obligations to me when acting as my investment advisor?</i></p> <p><i>How else does your firm make money and what conflicts of interest do you have?</i></p> <p><i>How do you or your financial professionals make money?</i></p>	<p>on your investments over time. Please make sure you understand what fees and costs you are paying.</p> <p><i>When we act as your investment adviser</i>, we have to act in your best interest and not put our interest ahead of yours. At the same time, the way we make money creates some conflicts with your interests. You should understand and ask us about these conflicts because they can affect the investment advice we provide you. Here are some examples to help you understand what this means.</p> <p>As mentioned above, we make money by charging our clients an on-going asset-based annual advisory fee, which is paid on a quarterly basis. Our goal is for your assets to grow over time. The potential conflict is that the firm can therefore have an incentive to encourage you to increase the assets in your account. As such, we offer break points in which the more assets you have under management the lower the annual advisory fee is.</p> <p>Investment advisor representatives of PPS&V receive their primary compensation directly from their clients by way of advisory fees, paid quarterly and based on assets under management. In their separate capacities as individual producers through the State of Michigan, they can offer life insurance, fixed and fixed indexed annuities and will receive commissions on products sold through insurance companies.</p>	<p><u><i>Conversation Starters</i></u></p> <ul style="list-style-type: none"> <i>How might your conflicts of interest affect me, and how will you address them?</i>
<p><u>Item 4: Disciplinary History</u></p> <p><i>Do you or your financial professionals have legal or disciplinary history?</i></p>	<p>No. Our firm and/or investment advisor representatives do not have any legal or disciplinary history.</p> <p>Please visit Investor.gov/CRS for a free and simple search tool to research the firm and its representatives.</p>	<p><u><i>Conversation Starters</i></u></p> <ul style="list-style-type: none"> <i>As a financial professional, do you have any disciplinary history? For what type of conduct?</i>
<p><u>Item 5: Additional Information</u></p>	<p>If you would like additional information about our investment advisory services and/or would like to request a free copy of our most recent disclosure brochure or relationship summary, please call 269-321-4444 or email Ryan.Vliek@PPS-V.com</p>	<p><u><i>Conversation Starters</i></u></p> <ul style="list-style-type: none"> <i>Who is my primary contact person? Is he or she a representative of an Investment-adviser or a broker-dealer? Who can I talk to if I have concerns about how this person is treating me?</i>