

ITEM 2. SUMMARY OF MATERIAL CHANGES

This item requires us to summarize any material changes to this Brochure since our last annual update on March 23, 2015 and they are the following:

Item 5 – Fees and Compensation: We updated the information related to the \$3.50 convenience fee charged solely to solicitors per account where a monthly fee billing is chosen. We also clarified that the small balance fee on accounts under \$10,000 in value will automatically be charge solely to the solicitor and not the client regardless of whether the \$60 annual small balance fee on balances under \$100,000 is paid by the client, as may have been select on the Solicitor’s Disclosure Brochure.

Item 8 – Methods of Analysis, Investment Strategies and Risk of Loss: Under the Specialties Portfolios subheading, we renamed our High Income model to Multi-Asset Income to better reflect that we seek income opportunities around the world and across both traditional and alternative asset classes. However, the investment objectives and potential risks remain unchanged. We also renamed our Advanced Strategies-Moderate model portfolio to Advanced Strategies. However the investment objectives and potential risks remain unchanged. We have discontinued offering the Advanced Strategies Conservative portfolio.

We renamed the Income portfolio to the Capital Preservation and Income portfolio and revised the definition to better reflect the other assets that may be held within this portfolio.

We also now offer the LVZ Blue Chip Select model portfolio, which was introduced in our interim Brochure on June 1, 2015. Our LVZ Blue Chip Select strategy will be predominantly comprised of individual large domestic capitalized equity securities. The primary objective is growth while employing trailing stop-loss orders. A material risk in such a strategy is the possibility of being stopped out of a holding during a whipsaw price movement when a security may fall below a stop price for a brief period and then rebound above it. For more information, please see the Brochure.

Item 14 – Client Referrals and Other Compensation: We updated information on the solicitor training and marketing expense reimbursement arrangement as disclosed in our Solicitor’s Disclosure Brochure indicating the kinds of training and business development reimbursements we provide and that range from 0.025% up to 0.045%, depending on the total new business referred and assets under management. These expenses do not increase client fees. For more detail, please see the Brochure.

In addition to these changes, we have made certain other non-material changes throughout the Brochure.

If you would like a copy of our Brochure, please contact us via email at rvanderzwart@lvzadvisors.com or by phone at 616-39-4994.