

## **Form ADV : Part 2 A & B**

As of March 30, 2020

**Part 2A: The Brochure:** This brochure discloses information about the qualifications and business practices of the investment advisory firm named below for the benefit of its clients and prospective clients. Please note that the terms “registered investment adviser” or “registered” do not imply a certain level of skill or training. If the adviser uses a wrap fee program, it is found in Appendix 1. If you have any questions about the contents of this brochure, please contact us at the contacts given below.

**Part 2B: The Brochure “Supplement** discloses information about persons providing advice.

### **2A: Brochure : Item 1: Cover Page : for**

#### **Asset Allocation Strategies, LLC**

“AA Strategies”

37000 W. Twelve Mile Rd. #101

Farmington Hills, Michigan 48331-3055

[crd # 152339 ]

Telephone : (248) 489-0101

or

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Email : [heather@glpwins.com](mailto:heather@glpwins.com)

website : [www.glpwins.com](http://www.glpwins.com)

*Please note that this brochure has not been approved by the Securities & Exchange Commission or by any state securities authority. This firm is registered with the SEC and Notice Filed in multiple states; **registration does not mean approval or verification by those regulators.** More information about the firm is available at Investment Adviser Public Disclosure : [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).*

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**2A: Brochure : Item 2: Material Changes :** *If we amend this disclosure brochure, we are to send you either a new copy of the brochure or at least this item 2 describing the changes made so you can decide if you want us to send you a complete, new copy. A summary of material changes is :*

☐ attached as an exhibit to or

☒ included here as part of this updated brochure

**SUMMARY OF MATERIAL CHANGES**

This Brochure is dated March 26, 2020. Our last update was dated October 24, 2019.

**Item 4:**

The firm's ownership has been updated to reflect the buyout of interests previously held by the George L. Pollack Trust (40%) by Alexander Kocoves (moved from 29.5% to 69.5%).

Heather Lyon has been added in the role of Chief Operating Officer and Chief Compliance Officer. Other roles have been updated for clarity.

Alex Paul has been added as Director of the Investment Committee and Portfolio Management.

In the future, this Item will discuss specific material changes that are made to the Brochure, and it will provide clients with a summary of such changes. We will also reference the date of our last annual update of our Brochure.

Pursuant to SEC Rules, we will ensure that you receive a summary of any material changes to this and subsequent Brochures, or alternatively, provide you with the then-current Brochure, within 120 days of the close of our business' fiscal year. We may further provide other ongoing disclosure information about material changes as necessary. We will provide you with a new Brochure as necessary based on changes or new information, at any time, without charge.

Currently, our Brochure may be requested, free of charge, by contacting Heather Lyon, our Chief Compliance Officer at 248-489-0101 or by emailing us at [aasinfo@glpwins.com](mailto:aasinfo@glpwins.com).

Additional information about us is also available via the SEC's web site [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

The SEC's web site also provides information about any persons affiliated with us who are registered, or are required to be registered, as one of our investment adviser representatives of our firm.

**2A: Brochure : Item 3 : Table of Contents** : Information that investment advisers must provide to prospective clients initially and to existing clients annually : 19 disclosure items that describe this firm’s advisory business and (if applicable) Appendix 1 with disclosures required for a “wrap fee” program brochure [*a specialized brochure*].

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### Item 4. : This advisory firm's business

4. A. Asset Allocation Strategies, LLC (or "AA Strategies," "the firm" or "the adviser") is a Michigan limited liability company [IRS EIN 27-1606387]. It registered as an investment advisory firm 4.28.2010. Note : The use of the phrase "registered investment adviser" or the term "registered" do not imply a certain level of skill or training.

We offer financial advisory services to clients on either their employer sponsored retirement program accounts or their personal investment accounts. We also offer advice to sponsors of 401(k) and 403(b) plans. With respect to our 401(k) and 403(b) business, we have always been a "fee only" advisor. Our compensation is not commission based, but is a fee that is calculated as a percentage of assets under management.

The firm's principal owners and officers are :

**Mr. Alexander Kocoves**, President; Mr. Kocoves is a non-registered manager only. (69.5% owner)

**Mr. Michael P. McEvilly**, Vice President of Operations and a Principal for GLP Investment Services. [Series 7 (4.19.86); Series 24 (6.12.2000); Series 63 (6.5.1986); licensed for life insurance sales in 1983].(29.5% owner)

**Mr. Richard H. Martin II**, Secretary and Treasurer, is an officer registered with the firm's affiliated broker-dealer, GLP Investment Services, LLC [Series 7 (4.10.2003); Series 63 (8.7.2003); Investment Adviser Representative with AA Strategies Series 65 (12.22.2010)] (1% Owner)

**Mr. Justin Rolnitzky** is the Director of Internal Operations of AA Strategies and a Principal with the firm's affiliated broker-dealer, GLP Investment Services, LLC, able to approve new business, sign agreements for the firm with businesses and advisory clients, and conduct portfolio management. [Series 7 (2.21.2012); Series 66 (3.13.2012); Series 24 (1.5.2019)]

**Mrs. Heather Lyon** is the Chief Operations Officer for GLP Financial Group and a Principal with the firm's affiliated broker-dealer, GLP Investment Services, LLC. and for AA Strategies. [Series 7 (2.25.1998); Series 24 (3.12.2003); Series 27 (7.24.2006); Series 63 (4.2.1998); Series 66 (10.31.2000); and life, accident and health licensed]

**Mr. Alex Paul** is Director of the Investment Committee and Portfolio Management. [Series 6 (4.4.2017); Series 63 (2.13.15); Series 65 (8.12.2015)]

AA Strategies requires its advisory representatives to have passed the Series 6 or 7 examination as well as meet the qualification requirements imposed by any state jurisdiction for persons they require to register (Series 65 or 66).

4.B. Asset Allocation Strategies, LLC offers the following services:

- Financial Planning
- Discretionary and non-discretionary Portfolio Management for individuals, businesses and institutional clients
- Selection of and referrals to other investment advisers
- Consulting services to plan sponsors on their defined benefit, defined contribution and deferred

compensation plans for a flat fee or basis point arrangement

#### Portfolio Management

AA Strategies is a Michigan-based, SEC registered investment adviser (801-106707) that offers non-discretionary and discretionary advice on constructing and re-balancing investment portfolios. The firm is prepared to provide advice on many types of securities (see Item 8), but the portfolios it's advisers offer to construct will include primarily load-waived shares of mutual funds, retail mutual funds below break point, Exchange Traded Funds (ETF's) and similar investments suited for 401(k), 403(b) and 457 plans for public schools, governmental agencies and closely held corporations and individual investment accounts. Non-discretionary advice will require clients to approve in writing each and every trade execution a client may request the adviser to place on the client's behalf.

#### Service to Individuals

##### ***Full Service Employer Sponsored Retirement Plan Assistance (AAS(k) and AAS(b))***

For individuals who participate in an **employer sponsored retirement plan** such as a 401(k) or 403(b), we offer discretionary account management, meaning we determine how to invest your account assets and then we actively manage the account for you. We call this full service **AAS(k) or AAS(b)**, depending on the type of employer, private or public. We make strategic reallocation decisions periodically and implement those changes in your account.

We analyze the funds available in your employer's plan and we select the funds we will recommend to you. If you become our client, we meet with you in person or by phone to determine your risk tolerance and overall goals for investment of your account. After signing an agreement to work together, we use a questionnaire to help us decide which model allocation is appropriate for you. We will communicate with you via email or U.S. Mail with market information and account updates. We will also send you communications whenever we make a change to your non-discretionary account allocations.

#### Financial Plans

All of AA Strategies' clients will be interviewed using a fact finder whose purpose is to establish what investments are suitable for each client. AA Strategies anticipates that in approximately 10-15% of these interviews other financial needs may become apparent; in which instances representatives of AA Strategies can provide financial planning services to those clients who desire them. Further fact finding will aim at assessing a client's insurance needs, financial situation, estate and tax planning needs and other topics a client may request. The adviser utilizes a financial planning software program to assist in the evaluation.

4.C. Do we tailor our advisory services to a client's individual needs and how do we do so?  
Can clients impose restrictions on investing in certain securities or types of securities?

By their nature, financial planning services must be based on each client's individual needs to have any useful validity. As noted in 4. B., all of AA Strategies' clients will be interviewed using a fact finder whose purpose is to establish what investments are suitable for each client. AA Strategies anticipates that in approximately 10-15% of these interviews other financial needs may become apparent; in which instances representatives of AA Strategies can provide financial planning services to those clients who desire them. Further fact finding will aim at assessing a client's insurance needs, financial situation, estate and tax planning needs and other topics a client may request. The adviser utilizes a financial planning software program to assist in the evaluation.

As a fiduciary, an investment adviser is to make only those recommendations that demonstrably are in the client's own best interests, which means that they, too, must be based on an individual's stated and/or established, individual needs, goals, risk tolerance and investment time horizon.

Clients may impose restrictions on the adviser's ability to invest in certain securities or types of securities including within discretionary accounts; clients must approve each recommended transaction they direct the adviser to place as a transaction order for non-discretionary accounts.

### **AASTARs**

We also manage personal investment accounts such as IRAs, joint accounts or individual accounts on a discretionary basis using the same research based process and risk assessment, and discretionary management style as in our AAS(k) and AAS(b) service. We generally recommend using TD Ameritrade as the account custodian and we actively manage these accounts on their platform. We call this service **AASTARs** which stands for Asset Allocation Strategies Targeted Allocation Recommendations.

If you become an AASTARs client after an initial consultation, signing an agreement to work together and information gathering, your account(s) will be opened at TD Ameritrade (TD). Once assets are received at TD we begin our discretionary management program, investing your account in mutual funds, ETF's or individual securities. In most cases we use ETFs to provide the diversification and market coverage we feel is necessary for you, depending on your risk tolerance and financial circumstances. Through our relationship with TD and by using their registered investment advisor platform of services, we have access to institutional shares, one of the lowest cost groups of mutual funds available. Please see **"AASTARs Management Fees"** beginning on page 6 for more information on the TD platform.

Fund selection is based on a wide variety of factors that our Investment Committee studies including cost, performance of the fund itself vs its peers and the industry as a whole. We also consider factors such as how long the manager has been in charge, style drift (if it is billed as a certain type of fund, we make sure that's how it is actually invested). We use a variety of tools in this extensive research process, as well as information about the larger economic picture, historic market information, etc.

### **Services to Plan Sponsors**

We also provide investment advice to plan sponsors. Every plan should have a clear investment policy that sets out how the plan is to be run and how its performance and the performance of its investments are analyzed and reviewed. We assist plan sponsors with development and review of their investment policy statement. We begin with a general meeting to obtain background information and determine the scope of services required. Once the investment policy statement is finalized we can also assist in the selection of investment categories as well as specific investment choices. We offer an independent view of the funds and investment vehicles available. We also assist plan sponsors in periodic reviews of investment choices. The specific services we provide to a plan sponsor may vary depending on our relationship. Thus, our agreement with the plan sponsor will describe the specific services we agree to provide the plan sponsor. In any of our services, our clients may place reasonable restrictions on their accounts making it possible for a client to exclude a certain market sector or particular securities.

4.D. AA Strategies does not sponsor, manage or refer its clients to any wrap fee program.

4. E. As of 12/31/2019 this firm managed assets of \$113,425,023 in a continuous and regular manner. \$ 113,136,376 on a discretionary basis and \$288,647 on a non-discretionary basis.

### **Item 5: Fees and Compensation — How our firm is compensated**

5.A. A description of the range of fees.

### **Fees for Individual Services**

#### ***AAS(k) and AAS(b) Fees***

The fee for this service currently is 1%-2% of account assets. Our fees are negotiable based on our discussions with you or your employer. Our fee is for 12 months of service; we can bill quarterly, semi-annually or annually. You can opt to pay your fee through your plan account, the plan sponsor or directly, as you decide at the time the service begins. If you are paying directly for the service, you can pay by check or credit card.

All portfolio management fees and the minimum account size are negotiable, so clients receiving similar services *may* pay different fees. Transaction fees may be charged by the custodian in addition to our management fees. Through our relationship with TD Ameritrade we have access to institutional shares, one of the lowest cost groups of mutual funds available. Generally these are no load funds which mean there is no charge to buy or sell shares in the fund. Occasionally we choose a fund with a fee charged by TD for buying or selling the fund (typically no more than \$25 per transaction per account). If we recommend that you purchase or sell an individual stock or ETF, you will incur brokerage transaction fees, which currently range from \$6.95 to \$24.95.

The fee for AASTARs management is based on the market value of the assets in the account, including cash balances and money market fund balances. The initial fee is charged from the date the account is funded through the end of that calendar quarter, if the account is opened for more than 30 days before the quarter ends.

After the initial period, our fee is charged quarterly, in arrears, and is based on the market value of the assets in the account on the date of the close of the previous quarter, or upon receipt of the assets to one of our custodians for new account relationships. For example, a fee charged on January 1 for first quarter fees, would be calculated using the account value as of December 31 close of business. No adjustments are made to the fee for changes in market value during the quarter, or for deposits or withdrawals. We may, at our discretion, combine the value of related household accounts for fee calculation purposes.

We may amend our fees with advance written notice to you, in accordance with the terms in our agreement with you.

Fees for portfolio advice, construction and on-going supervision are a percentage of the assets advised on and/ or managed, a maximum of 2.0 %, assessed and payable quarterly in advance, based on the value of the portfolio as of the last business day of the preceding quarter, or upon receipt of the assets to one of our custodians for new account relationships. If a portfolio uses more complex investments, outside investment managers or strategies, a higher amount is negotiated but not higher than 3%. For larger retirement plans, a lower negotiated price may be applicable at the employer level. Advisory fees will be reduced by commission amounts earned in those instances where clients choose to use the adviser's related broker/dealer to execute the trades recommended by AA Strategies' advisory representatives.

AAS changed its billing method effective March 1, 2018 switching from charging fees in arrears to collecting fees in advance. For our existing clients there will be no change to our existing billing methods. Should a client elect to leave our service during a pre-paid billing quarter AAS will prorate and refund the "unused" amount within 30 days of the client requesting a transfer out of their assets.

The firm will perform the initial consultation for fact finding at no cost. After the initial fact finder is completed, the firm's representative will quote the client a flat fee for the financial plan; the flat fee will be a minimum of \$500 and a maximum of \$1,500, incorporating an hourly fee element of \$150 per hour,

to account for the work required in situations of more complex personal finances. The higher fee includes conferences with attorneys, CPAs, etc. on the client's behalf. AA Strategies will provide an estimated cost to each client as part of the financial plan agreement; fees are payable upon presentation of a plan.

Asset Allocation Strategies, LLC. contracts with several third-party money managers to whom certain AA Strategies representatives can refer suitable clients. The total fee for these investment management services may reach a maximum of 3.0% of the assets under management, of which amount the third party may pay up to half to the AA Strategies representative that makes the referral.

Portfolio advice and investment management fees for clients that reside in Vermont will NOT exceed 2% of assets.

By law, all advisory clients may regret having signed an advisory agreement and be allowed a full refund of any pre-paid fees, if they notify the investment adviser within five (5) working days after signing an agreement for advisory services.

Subsequently, either party may terminate the agreement for any reason, by notifying the other party in writing, to be effective within 7 (seven) days.

Are our fees negotiable? The firm states the fee for portfolio advice and management as a maximum of 3%; at the firm's discretion, that percentage may be negotiable, depending upon such factors as prior relationship or anticipated future increases in investments. Financial planning fees include a built-in measure of negotiation, as the client directs which areas are to be addressed and provides the amount of detailed information to be used in a financial plan.

#### **Fees to Plan Sponsors**

We negotiate our fees with Plan Sponsors on a case by case basis and the fees are set forth in our agreements with the Plan Sponsor. Generally, these fees are based on total plan assets.

#### **Fees Charged by Others**

Mutual funds of all types charge their shareholders various fees and expenses associated with, for example, the establishment and operation of the fund, its management, servicing, etc. All fund fees are explained in the current prospectus for each fund, which is available from the fund. Copies of prospectuses can also be requested by contacting us at [aasinfo@glpwins.com](mailto:aasinfo@glpwins.com).

With any type of mutual fund investment, the investor pays those fund fees, though they are not always clearly visible. If you invest in mutual funds, you will pay those fees in addition to our management fee. Generally speaking, most mutual funds (though not all share classes) may be purchased directly, without using our services, and without incurring our advisory fees.

5.B Disclosure: Does our firm bill its clients for the incurred advisory fees by:

- Sending an invoice to the client, OR Obtaining each client's signed permission to deduct the advisory fees from the client's account held by the custodian, OR
- May clients select either method of billing? No.

AA Strategies does practice "direct billing" that requires us to obtain a client's written permission to deduct our fees directly from the client's account held by the custodian. [See the ADV Part 1B, Item 2. I]

Notes on fees: Direct Billing to the account held by the custodian.



**Michigan and Vermont clients:** Asset Allocation Strategies, LLC will ask clients to allow the firm to bill the Client's account held by the Client's account custodian directly. Michigan, Vermont, and the SEC define this practice as "custody".

The {Michigan Securities and Vermont Securities Division} Bureau will not consider investment advisers to be in violation of Section 102(e) of the Michigan and Vermont Uniform Securities Act where access to a client's account is obtained pursuant to express written authorization and the following requirements are satisfied:

- a) The authorization or agreement must be limited to withdrawing contractually agreed upon investment adviser fees.
- b) The investment adviser must notify the client, in writing by at least first-class mail not less than seven (7) days prior to the proposed date of withdrawal, of the exact amount of the proposed withdrawal and the specific manner or basis on which the fee has been calculated. The notice shall advise the client of the opportunity to object to the invoiced amount and the way the objection shall be made.
- c) The frequency of fee withdrawal must be specified in the written authorization or agreement.
- d) The custodian of the account must be advised in writing of the limitation on the adviser's access to the account. This requirement may be satisfied by furnishing to the custodian a copy of the authorization or agreement.
- e) The custodian must provide the client, not less than quarterly, a statement indicating all amounts disbursed from the account including, separately, the amount of advisory fees paid. This may be contained in the custodian's regular periodic report to the client.
- f) The client must be able to terminate the written billing authorization or agreement required by this release at any time.

How often does the adviser assess fees (or bill clients)? AA Strategies deducts its advisory fee for portfolio management and advice quarterly in arrears. The firm expects payment for its financial plans upon presentation of the plan. AA Strategies will invoice the client for a financial plan.

5.C. Disclosure: Other types of fees or expenses clients may pay in connection with the advisory services. Clients should be aware that opening an investment account carries with it costs beyond the advisory fee(s) AA Strategies charges. When placing a transaction order to buy or sell securities, advisory clients may have to pay any or all of the following charges in addition to the advisory fees charged by this firm.

- Brokerage commissions
- Custodian fees
- Postage charges
- Processing charges
- Ticket charges
- Early surrender fees
- Transfer fees
- Administrative fees for investments in mutual fund fees,
- and 12b-1 fees in addition to administrative fees, and other marketing fees for mutual funds, paid to a broker dealer;
- account maintenance fees charged by a broker dealer for an account, especially if inactive.

We direct clients to this brochure's Item 12 for further discussion of brokerage costs.

5.D. Disclosure: Do clients pay fees in advance? How may a client obtain a refund of a pre-paid fee if the contract is terminated prior to a billed period's end? How will the amount of the refund be determined?

AA Strategies charges its fees in advance of providing services to clients. If any client chooses to cancel their agreement, the firm will calculate the actual fee, based on the number of days services were provided, and remit the unused portion to the client as a refund.

5.E. Disclosure: Does the firm or any of its supervised persons accept compensation for the sale of securities or other investment products, including asset-based sales charges or service fees from the sale

of mutual funds? Yes.

As disclosed and discussed above, persons acting as advisory representatives may also be registered representatives of the Adviser's related broker/ dealer. GLP Investment Services, LLC is a FINRA-registered broker/ dealer related by ownership to the Adviser. Officers and representatives of the Adviser are also registered representatives of the broker/ dealer. If clients choose to use GLP Investment Services to effect securities transactions the Adviser's representatives have recommended, clients should understand that the registered representative performing that function will earn the normal commissions for the transaction.

There will always exist some risk of a conflict of interest in such a situation, which the Adviser seeks to mitigate by reducing the advisory fee to be paid by any amount earned in commissions from the same client. Clients are not obligated to affect any transactions through the Adviser's related broker/dealer; however, the representatives of the adviser who are also registered representatives of that broker must use their employing broker, if a client wishes them to affect the transaction.

As an agent of the broker dealer, the adviser recommending purchases of mutual funds will also be the recipient of some 12(b)-1 fees.

Disclosure 5. E.1. Whenever an investment advisory firm's representative may earn a commission, or mutual fund management 12b-1 fees, or other forms of sales charges in their capacity as the registered representatives of a broker-dealer, that arrangement creates an incentive to recommend those sales and, consequently, an inherent possibility for a conflict of interest. An advisor is a fiduciary who is required to make only those recommendations for a client that solely are in the client's own best interest, uninfluenced by any calculation of personal gain.

Our firm addresses this potential conflict of interest first by informing clients of the conflict in this disclosure brochure. The broker dealer reviews the frequency and nature of the trades an agent makes and the adviser reviews suitability markers. As noted above, the firm does reduce our advisory fees to offset the commissions in instances where commissions are earned on an advisory account. We discourage this practice and the models implemented do not include any 12b-1 fees or brokerage commissions.

Disclosure 5. E.2. Clients always have the option to purchase through unaffiliated broker-dealers and their agents those investment products our firm recommends.

Disclosure 5.E.3. Our advisory firm does not receive more than half its revenue from commissions and other sales-based compensation. Our firm's only business activity, in time and in revenues, is its fee-based advisory service. Its officers' primary business activity is insurance sales.

Disclosure 5.E. 4. Do we charge advisory fees in addition to commissions or markups? We do, of course, charge advisory fees. That is how most investment advisers perform business. Our investment advisory firm is not also a broker dealer and therefore does not receive commissions or markups. The firm's related broker dealer will receive commissions if clients opt to use the related broker dealer for transactions.

Other disclosures for this section: Our firm does recommend primarily mutual funds and ETF's to our clients. Those recommendations do include "no-load" and/ or load-waived funds, which impose no commission or sales charge ("load") on the shareholder and are purchased directly from the fund company, rather than through a broker.

Item 6: Performance-Based Fees and Side-By-Side Management.

AA Strategies does not charge any performance-based fees [fees based on a portfolio's increase in asset value], nor does any supervised person manage any account that pays performance fees.

NOTE: Regulators have stated that performance fees can cause incentives for an adviser to manage a portfolio with an eye to short term gains only, including investments that are more speculative or have a higher risk of loss. They may also tempt an advisor to allocate more time to them than to other clients' portfolios due to the possibility of a higher fee. As a fiduciary, an investment adviser is to provide equitable treatment to each client's managed portfolio as if it were the adviser's own portfolio - within the investment parameters agreed to with the client.

Item 7: Types of Clients.

Typically, our clients include individuals' retirement plans. We are prepared to provide services to high net worth and other individuals, corporations and other businesses, other pension and profit-sharing plans, charitable organizations, estates, and trusts. Asset Allocation Strategies typically requires at least one of the following at a minimum when approving new accounts:

Periodic contributions of at least \$400/month; or  
An initial deposit of at least \$15,000

Accounts not meeting these minimums are considered on a case-by-case basis.

Item 8: Methods of Analysis, Investment Strategies and Risk of Loss.

A. An adviser must describe its methods of analysis and investment strategies used in formulating its investment advice. It must explain in detail any unusual risks.

**Caution: Investing in securities involves risk of loss.**

Asset Allocation Strategies selects suitable mutual funds, both no-load and load-waived, ETF's and other suitable investments from among those securities presented in Morningstar and FI360, the advisers at AA Strategies choose a portfolio of investments as the core group for the firm's clients' portfolios. Clients' portfolio may also include other individual securities as the client desires, including those from previous investment plans. We also allow for covered calls to be written on those stocks.

In formulating our investment advice, the firm uses financial newspapers and magazines, research prepared by others, corporate rating services, annual reports, prospectuses, filings with the SEC, and company press releases. The firm subscribes to investment information services such as Morningstar, Lipper and FI360 utilizes time-tested, "old school" methods of dollar cost averaging and fundamental analyses.

In those instances, in which AA Strategies may refer its advisory client to the advisory services of a third-party money manager, those firms introduce clients to third party investment advisors who provide discretionary management of individual portfolios of equity and/or fixed income securities. In advising firm's retail clients investing in the programs of third party investment advisors, AA Strategies uses model portfolios of mutual funds, Exchange Traded Funds (ETF's) and Variable Annuity sub-accounts

provided by a number of institutional investment strategists and based on their information, research, asset allocation methodology and investment strategists.

**Risks** in using these methods and strategies: As the managers' strategies and methods may vary widely, they may include the risks noted above in a fundamental analysis or others specific to their methods. None is a proven, sure means of obtaining positive results. There is always a risk-return relationship: the greater the chance of a higher return on an investment, the higher will be the risk of loss as well.

8. B. An adviser must explain the material risks involved in frequent trading if its strategy involves frequent trading of securities. An adviser must explain how frequent trading can affect performance.

What may be regarded as "frequent trading" varies according to

- the client and the strategy for that client's specific account – one client may have multiple accounts that apply different strategies
- to the type of security or relative mix of securities involved
- and to the current nature of the market.

Asset Allocation Strategies advisers use long term purchases (holding for a year or more), short term purchases (traded within a year), and trading (bought and sold within 30 days). All these tactics are intended to enhance the portfolio's value and ability to meet a client's stated goals. What may be regarded as "frequent trading" varies according to both client and to the type of security involved.

All trades will add some costs to be deducted from a client's account and could reduce the overall return or growth in a client's account, if carefully measured against what its value would have been had the adviser not placed the transactions. To evaluate the results of repositioning or rebalancing an account one must compare them carefully to what gains or losses would have occurred had the firm taken no action.

The third-party strategists review portfolios on a regular basis to rebalance them if needed to maintain the agreed-upon weighting of asset classes. All trading will add costs against an account's performance; frequent trading will increase those costs, potentially reducing overall performance. To ascertain the effect, it is necessary to factor in the losses or gains that would have proven true had the rebalancing not made the trades.

8.C. Do we recommend primarily a security? What are the material risks involved with that type of security? Are those risks unusual or significant?

The firm is prepared to provide advice on many types of securities (see below), but the portfolios its advisers offer to construct will include primarily load-waived shares of mutual funds, retail mutual funds below break point and similar investments suited for 403B plans for public schools, governmental agencies and closely held corporations.

<u>Equity Securities</u>	<u>Notable risks</u> involved with this type of investment
Exchange-listed securities	Market fluctuations can bring losses, lower dividends
Over-the-counter securities	More susceptible to market fluctuations; higher risk
Foreign issuers	May not be subject to US standards of financial reporting; higher risk
Corporate debt securities	Same as exchange listed, corporate bonds involve credit risk
Certificates of deposit	Limited liquidity
Municipal securities	Same as exchange listed; It is possible that they can default
Covered Calls	Susceptible to market fluctuations; Higher risk, Limits upside but provides income

Investment company securities		
Variable life insurance		Insurance company could go out of business; the value of the subaccounts is subject to market fluctuation and loss
Variable annuities		Same as variable life
Mutual fund shares		Market fluctuations can bring losses; various fees
US government securities		Returns can be low or even, rarely, negative. As hedge against equity market risk, mirror them.

Please see item 12 for more information regarding brokerage practices.

Item 9: Disciplinary Information.

What facts about any legal or disciplinary event involving our firm or its personnel should you know of, because it is material to an evaluation of the integrity of our firm or its management persons?

This SEC ADV form requires that we disclose – at a minimum - if our firm or any of our management persons has been involved in any of the events listed under this item regarding:

- any criminal or civil actions in court;
- any administrative proceeding before the SEC or other governmental regulatory agencies;
- or any self-regulatory agency, such as FINRA;

and, beyond those points, if there is any material fact about any legal or disciplinary event that you should know about to evaluate our integrity. You may also see these same questions answered online at the investment adviser public disclosure site (IAPD), in Part 1A, Item 11. Asset Allocation Strategies declares that it has nothing to divulge under this item.

Item 10: Other Financial Industry Activities and Affiliations.

What material relationships does our firm or any of our management persons have with related financial industry participants? What material conflicts of interest may arise from these relationships and how are these conflicts addressed?

A. Have we, or has any of our management persons, registered either as a broker-dealer or as the representative of a broker-dealer? Yes. As noted earlier, advisory representatives may also be registered representatives of the firm's related broker/dealer, GLP Investment Services, LLC. As such, they may themselves effect transactions only through that broker/ dealer; commissions charged by GLP Investment Services may be higher or lower than those charged by other brokers for essentially the same services. Note that the Adviser will reduce its advisory fee by the amount of commissions earned for clients acting on the firm's advice.

Clients who wish to use other brokerage firms may request recommendations. Besides commission rates, we will consider the range of products available through the broker/ dealer and the broker/ dealer's reputation in the industry and any reports available on its execution.

In addition to commissions that persons in the related firm may earn, investments in mutual funds may result in the payment of 12b-1 fees from those investment companies to the persons acting as registered representative of the broker/ dealer, who may also be the person acting as investment adviser to the account. Such a situation inherently creates a risk for a conflict of interest, as the 12b-1 fees that may be gained create an incentive to recommend their purchase.

B. Have we, or has any of our management persons, registered as a futures commission merchant, commodity pool operator, a commodity trading advisor, or an associated person of any of these entities named here? OR, do we or any management person have such a registration pending?

No, none of this item applies to our firm.

C. Do we have any “related person” – a person or a firm that we control or that controls us through ownership or as an officer – with whom we have a material relationship, any arrangement that may cause a conflict of interest when providing our clients with investment advice?

Yes. **Insurance:** The firm has a related insurance agency, GLP & Associates, Inc. Clients should be aware that whenever the adviser/ financial planner may recommend the purchase of insurance products, that these may be obtainable through the related firm, in which instance there will always exist an inherent risk for a conflict of interest, as the commissions to be earned by the related firm create an incentive to make the recommendation. Clients are never obligated to purchase any insurance products nor, if they do choose to obtain them, to do so through the related firm. Advice on the purchase of insurance products is not defined as investment advice per se, but typically is part of a financial plan.

Otherwise, AA Strategies has no related firm or person who is a(n):

- |                                                                                    |                                                                                       |
|------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------|
| • Municipal Securities Dealer                                                      | • Another investment adviser/ financial planner                                       |
| • Government Securities Dealer or Broker                                           | • A futures commission merchant, commodity pool operator or commodity trading advisor |
| • An investment company or other pooled investment vehicle including a mutual fund | • A bank or a thrift institution                                                      |
| •                                                                                  | • An accountant or accounting firm                                                    |
| • Closed-end investment company                                                    | • A lawyer or a law firm                                                              |
| • Unit investment trust                                                            | • A pension consultant                                                                |
| • Private investment company                                                       | • Areal estate broker or dealer                                                       |
| • Hedge fund                                                                       | • A sponsor or syndicator of limited partnerships.                                    |
| • Offshore fund                                                                    |                                                                                       |

The risk for a conflict of interest in any such arrangement lies in the compensation to be received; it creates an incentive to recommend the service.

D. Do we recommend or select other investment advisers for our clients? Yes, we may do so.

Do we receive compensation from those other advisers for our referrals? Yes, AA Strategies will share in the fee AA Strategies’ client pays to the third-party manager. The compensation we will receive, clients should note, creates an incentive to make the recommendation and thereby an inherent risk for a conflict of interest. We address this possible conflict of interest by bringing it to our clients’ attention. The referral is non-discretionary only.

Do we have any other business relationships with these advisers that also could cause a conflict of interest and, if “yes,” how do we address them? NO, we do not.

**Item 11. Code of Ethics / Advisory Persons’ own trading and possible personal interest in our clients’ trades.**

A. As required by SEC rule 204A-1 or similar state rules our firm has adopted a Code of Ethics.

The firm has a Code of Ethics that deals essentially with its efforts to monitor the trading activities of its associates and employees, as part of its policies and procedures to support the prohibition against the use of insider information. Clients and prospective clients may obtain a copy by submitting a written

request to the firm.

Please note that using any insider information, information that is not readily available to all participants in the securities markets (upon making a reasonable effort to obtain that information), for any person, ourselves or relatives or clients or any other person, is strictly illegal and punishable by fines and imprisonment.

**How our firm controls sensitive information:**

- Building security: visitors screened, locked doors and pass key entrance, visitors buzzed in;
- Locked and segregated file room;
- Password protected computer screens and databases, electronic data is backed up;
- Fire prevention equipment;
- Office area under continual supervision, 24-hour security by alarm and camera.

The firm has an annual compliance meeting at which the prohibition against using insider information is discussed and representatives must sign off on an acknowledgement and acceptance statement.

**Privacy Policy Statement**

Our firm provides investment services by means of its own internal operation and unaffiliated third-party service and product providers (for example, your account custodian or a money manager) at your election. The account custodian processes the investment transactions for your account. This firm and the product and service providers receive and maintain information about you that is related to your account.

**WHERE DO WE OBTAIN THE INFORMATION?** The information that we have comes directly from you. This includes such information as your name, address, and Social Security number that you provided on applications, agreements, or other forms. In addition, we maintain records of each of your transactions and holdings at the product and service provider that are processed through this firm.

**TO WHOM DO WE DISCLOSE THE INFORMATION.** We provide information about current or former clients from the sources described above to parties outside of our firm only as described below:

***To other companies as necessary to process your business.*** For example, we process your investment instructions through product and service providers with whom we have business agreements. The information that we obtained from you is given to the product and service providers for purposes of effecting transactions in your account and preparing your account statements. These parties must limit their use of the information to the purpose for which it was provided.

***Where required by law or regulation.*** Examples include responses to a subpoena, court order or regulatory demand.

***As authorized by you.*** You may direct us, for example, to send account statements or other account information to a third party.

***As otherwise authorized or permitted by law.*** For example, the law permits us to respond to requests for information on you from a consumer-reporting agency. We will continue to maintain the privacy of your non-public, personal information even after you may cease being our client, until it may be safely destroyed, as permitted by securities laws and regulations.

Does our firm or a related person recommend to our clients, or do we buy or sell for our clients' accounts, securities in which we or a related person has a material interest?

Our firm and/ or its associates **do**

- buy or sell for the firm or for themselves securities (other than shares of mutual funds) that we also recommend to our advisory clients;
- buy or sell for the firm or for themselves shares of mutual funds that we also recommend to our advisory clients;
- invest or are permitted to invest in securities related to those we may recommend to clients, such as derivatives.

Our firm and its associates **do not**

- buy securities for the firm or for themselves from advisory clients (principal transactions);
- sell securities the firm or its associates own to advisory clients (principal transactions);
- in their capacity as a broker/ dealer agent, transact purchases or sales of any client's securities directly to any other person (an "agency cross transaction" that side-steps using a securities market place);
- recommend securities (or other investment products) to our advisory clients in which our firm or any person or other firm related to our firm has some other proprietary (ownership) or other financial interest;
- Act as an investment adviser to an investment company that we recommend to our clients.

11. C. *Personal Trading*: investing in the same or related securities.

Does our firm permit itself, its personnel, or a person related to our firm (by ownership or other forms of control) to invest in the same securities that we recommend to our clients, or in securities that are related to those securities, such as options or other derivatives?

Yes, we do allow it. Advisory representatives may have their own investment accounts; the advice provided to any one client may be the same as, like, different from or even the opposite of that provided to any other client or employed by an advisory representative for his own account, due to personal goals, risk tolerances, etc. Client transactions in any security will always precede those to be placed for proprietary accounts and whenever a representative has a position related to a recommended transaction, s/he will make that known to the client in advance.

AA Strategies does not aggregate its own or its associates' transactions with clients' transactions. We will always place clients' orders before our own. All or nearly all transactions are in mutual funds. All advisory representatives are also registered representatives of the related broker dealer; the broker dealer's back office must clear any trades a registered representative intends for her or his own account(s).

The possible conflicts of interest that arise whenever we recommend, or, in our discretion, buy or sell for you a security that we may also buy or sell for ourselves are

- using your order's market effect to benefit ourselves ("front running");
- using your order as "inside information" that would give us an unfair advantage in the markets to benefit ourselves or any other person (which is an illegal act);
- gaining a lower brokerage cost for ourselves in bunching orders, which can create an incentive to involve your account in that transaction.

Does any person in our firm participate in or have an interest in our clients' transactions? How does such a person participate or what is the interest and what conflicts of interest can that create? No. No one in the firm has a financial interest in any investment transaction the firm recommends to its



clients. Examples of such interests would include an adviser recommending that clients invest in a pooled investment vehicle that the firm advises or for which the investment adviser serves as the general partner, or when an adviser with a material financial interest in a company recommends that a client buy shares of that company.

11. D. **Personal Trading:** investing in the same or related securities at the same time.

What specific conflicts do we have when our firm or a related person trades in the same securities at or about the **same time** as it places trades for a client's account?

Our practice is to place clients' trades first. There is little or no possibility of a conflict of interest as the investments are almost only in mutual funds.

"The SEC generally dislikes 'contemporaneous' trading," that is, that anyone in our firm might enter an order for her or his own account at the same time as an order in the same security for a client. Note that these restrictions are not applied to investments in mutual funds that are unaffiliated with our firm. Unaffiliated means a mutual fund that we have not ourselves created or helped establish and/ or in some way act as the fund's managers.

The SEC has stated that "an adviser's ability to place its own trades before or after client trades in the same security may affect the objectivity of the adviser's recommendations" and therefore states further that the SEC believes disclosure of *this practice* is warranted. The SEC has not in that opinion stated a specific length of time before or after. In that respect it could also be noted conversely that clients might have reservations in employing an adviser who does not invest in the same securities the adviser recommends.

What internal controls do we have to prevent our firm and/ or our staff from buying or selling the same or related securities at the same time as we may be placing orders for our clients' accounts? As noted above, all trades a representative intends must be cleared by the related broker dealer's back office.

#### Item 12: Brokerage Practices.

12. A. Does our firm select a broker/ dealer for you? On what basis do we do so? How do we determine the reasonableness of the broker's compensation (commission charges)? We do recommend one or more specific broker-dealers for our clients' transactions. GLP Investment Services, LLC is a FINRA-registered broker/ dealer related by ownership to the adviser. Officers and representatives of the Adviser are also registered representatives of the broker/ dealer. If clients choose to use GLP Investment Services to effect securities transactions the Adviser's representatives have recommended, clients should understand that the normal commissions will be paid to the registered representative performing that function; there will always exist some risk of a conflict of interest in such a situation. FINRA imposes a requirement upon the broker dealer to supervise its agents' outside business activities; unless the broker dealer gives written permission for each transaction not effected through GLP Investment Services, the representative would be guilty of "selling away." Therefore, the representatives of the adviser who are also registered representatives of that broker must use their employing broker, if a client wishes them to affect the transaction.

The adviser seeks to mitigate the inherent risk for a conflict of interest by reducing the advisory fee to be paid by any amount earned in commissions from the same client. AA Strategies also informs its clients here that they are not obligated to affect any transactions through the Adviser's related broker/ dealer.

12. A. 1. Research and other "Soft Dollar" benefits: AA Strategies does not receive any "soft dollars"

from a broker/ dealer or from any other third party. None of the questions under this section applies to our firm.

Required disclosures / explanations:

- a. If an adviser uses client brokerage commissions (or markups or markdowns) to obtain research or other products or services, the adviser receives a benefit in not having to produce or purchase them itself.
- b. Any such benefit creates an incentive to select or recommend the broker-dealer that provides it; an adviser's duty is to select a broker-dealer based on the most favorable execution services for the adviser's clients.

Clients need to understand that "soft dollars" are an enticing benefit for an adviser as far as they provide access to research and / or other products both of use to the adviser in its business and at no expense to the adviser. Clearly, such an enticement creates an incentive to use the broker-dealer in question and may cause the adviser to use a broker that charges the adviser's clients higher commission rates than another broker-dealer. An adviser has a duty to seek the best execution of trades for its clients, which includes considerations in addition to the commission rate, however.

12. A. 2. Brokerage for client referrals

AA Strategies does not direct brokerage to a specific broker-dealer in return for client referrals either to our firm or to a related firm. The inherent conflict of interest in this practice stems from an adviser's fiduciary duty to the client to put the client's interests first. The referrals create an incentive to use the broker-dealer not for the services a client will receive, but due to the benefit to the advisory firm. Directed brokerage may result in brokerage costs that are higher than a client might obtain from another broker-dealer.

12. A. 3.

[a] Do we "routinely recommend, request or require" our clients to direct brokerage? We recommend our related broker dealer in part for ease of establishing an in-house brokerage and transmitting and reviewing transaction orders placed. AA Strategies' advice is non-discretionary; the client must first approve of any transaction order to be placed. The adviser does not obligate any advisory client in any way to use its related broker dealer. Clients should know that not all advisers do require directed brokerage. The broker-dealer in question is an affiliate of our firm. We inform our clients here that such a relationship creates an inherent risk for a conflict of interest. By directing brokerage, we may not be able to achieve the most favorable execution for client transactions, at an increased cost to our clients than they might have incurred with another broker-dealer. We seek to mitigate this situation by reducing the advisory fee by the amount of the commission.

[b] Do we permit a client to direct brokerage to a specific broker-dealer? Clients may employ any broker dealer they choose to affect our recommendations. If our advisory clients want one of our representatives to act as the brokerage agent as well, then the broker dealer must be the related broker dealer, GLP Investment Services, LLC. Clients should understand that their choice of broker-dealer may lead to higher brokerage costs than they might have otherwise obtained, due to higher rates or an inability to aggregate orders and thereby reduce transaction costs.

12. B. When we place orders with a broker/ dealer for our clients, do we aggregate or "bunch" your trade order with orders for other clients? All or nearly all orders are in mutual funds which do not allow aggregating the order.

Item 13: Review of Accounts.

13. A. Does someone in our firm review your investment account portfolio and how often?

Mr. Justin Rolnitzky and Mrs. Heather Lyon, officers of the firm, monitor client accounts on an ongoing

basis taken together, tracking the performance of third party money managers relative to appropriate indices, also noting which managers remain involved, with an eye to a fund's long-term stability. Individual accounts will be reviewed at least annually. Mrs. Lyong is the firm's Chief Compliance Officer.

13. B. What factors might trigger a review in addition to our periodic reviews?

Major moves in the national markets or changes in the nation's economy, as well as any information a client makes known to us regarding changes in that client's financial situation or goals all provide important reasons for an adviser to re-evaluate the recommendations it provides to its clients.

13. C. What regular reports do we or others provide you? Are they written reports? What do they contain? The broker dealer for a client's account will send the client at least quarterly statements, showing holdings and charges, as well as the usual reports on transactions effected. Annual reviews are scheduled at client discretion. As the adviser AA Strategies urges its clients to compare carefully all account statements with any other statement they may receive.

Item 14: Client Referrals and Other Compensation.

A. Does someone other than a client of our firm pay our firm or related persons, or otherwise provide some economic benefit to our firm, for the investment advice we provide to our clients? [12b-1 fees; other; sales awards or prizes] Yes, as noted above, when the advisory representative also acts as the broker dealer agent for the purchase of mutual funds, the mutual fund company will pay that person a portion of the administration 12(b)-1 fees the client pays to the mutual fund company. We address the potential for a conflict of interest for an advisory representative in this situation by disclosing it to our clients.

B. Does our firm or a firm related to us through some form of ownership pay someone, directly or indirectly, for client referrals? No. We do not use solicitors.

Item 15: Custody.

Does our firm have custody of your assets? The practice of "direct billing" has been defined by the SEC as a form of custody, but also as a "modern practice" that does not require annual audits. Direct billing also requires that the client receive at least quarterly statements from the account custodian, showing the advisory fee. The only form of custody that AA Strategies or its related firm's exercises is direct billing.

Benefit Trust, MG Trust, FPS Trust, TD Ameritrade, Fidelity, and Scottrade are the qualified custodians of our clients' accounts. Aspire Financial Services is the record keeper for our qualified plan assets (403-b, 457, 401K, IRA, and other qualified plans). AA Strategies may use other custodians to include Pershing or Schwab. The record keeper will send to our clients at least quarterly a financial statement. Each client's information is also available online daily. NOTE: These statements should be reviewed carefully. It is not the custodian's responsibility to ascertain the accuracy of the calculation for fees subtracted from your account.

Item 16: Investment Discretion.

AA Strategies does offer both discretionary and non-discretionary services to its clients'. Discretionary authority is limited to the parameters of suitability that a client establishes in the initial set up for an investment account.

Item 17.: Voting Client Securities - Proxy voting practices.

A. Asset Allocation Strategies does not have and will not accept authority to vote its clients' proxy votes for the securities they own.

B. This is our policy and our procedures: that we do not vote proxies. We state this in our agreement and here in these disclosures. Our firm urges our clients to read and participate in the voting process tied to the shares they own in various companies as an excellent means for our clients to become familiar with those companies in which they are invested.

Item 18: Financial Information.

A. AA Strategies is not required to submit a Balance Sheet under this item, as our firm does not have discretion and does not have custody, except for the noted practice of billing clients' accounts directly. That accepted form of custody does not bring with it the requirements for custody, to include annual audits.

Custody situations: Does our firm have custody of your funds or your securities investments?

- We do not require prepayment of a fee of \$500 or more, 6 or more months in advance of services.
- We do practice "Direct Billing" (charging our fees to your account) as described above in Item 15: "Custody"
- Neither our firm nor any person in our firm acts as the trustee for an advisory client.

18. B. Financial difficulties: Asset Allocation Strategies has no financial condition reasonable likely to impair our firm's ability to meet its contractual commitments to its clients. This question is important, especially if an investment adviser has discretion, custody, or both; if our financial condition were precarious, our clients would be exposed to increased risks that we might not manage their assets properly, according to the SEC. Prepaid fees might not be refunded if an advisory firm were to cease being able to do business due to insolvency.

18. C. Our firm has not been the subject of a bankruptcy petition during the last 10 years.

Item 19: SEC Registrant Information.

**A. In the ADV Part 2A, Item 4. A.,** above, we identify our firm's principal executive officers and management persons. In the Parts 2B, following this Item 19, we provide a description of their formal education and business background. We have also provided information regarding the other persons who act as our advisory representatives in the attached Parts 2B, following.

**B.** We describe any other businesses in which our management persons are actively engaged (other than giving investment advice) in Item 10: Other Financial Industry Affiliations. The amount of time those persons spend in our related firms is:

**Mr. Kocoves**, the firm's President, devotes approximately 70% of his business week to his duties with the parent company, GLP & Associates, Inc., of which he is President and CEO. AA Strategies and GLP Investment Services require ca. 30% of his business activity time.

**Mr. McEvilly**, a 30% owner and managing member of GLP Investment Services also splits his business time approximately 70%/ 30% between the GLP Investment Services and AA Strategies, respectively.

**Mr. Martin** spends approximately 50% of his business time on GLP Investment Services; 50% on AA Strategies (0% on the related insurance agency, GLP & Associates, Inc.)

**Mr. Rolnitzky** spends approximately 50% of his business time on GLP Investment Services; 50% on AA Strategies.

**Mrs. Lyon** spends approximately 33.3% of her time on each of AA Strategies, GLP Investment Services, and GLP & Associates.

**Mr. Paul** spends approximately 80% of his time on AA Strategies and 20% on GLP Investment Services.

C. As we have noted in Item 6 above, neither this firm nor any of its management persons or associates charges a performance-based fee. Clients should understand that performance-based compensation may create an incentive for the adviser to recommend an investment that may carry more risk to the *client*.

D. None of the items noted below applies to our firm or any management person. We have not been involved in:

1. An award or otherwise being *found* liable in an arbitration claim alleging damages more than \$2,500, *involving* any of the following:

- (a) an investment or an *investment-related* business or activity;
- (b) fraud, false statement(s), or omissions;
- (c) theft, embezzlement, or other wrongful taking of property;
- (d) bribery, forgery, counterfeiting, or extortion; or
- (e) dishonest, unfair, or unethical practices.

2. An award or otherwise being *found* liable in a civil, *self-regulatory organization*, or administrative *proceeding involving* any of the following:

- (a) an investment or an *investment-related* business or activity;
- (b) fraud, false statement(s), or omissions;
- (c) theft, embezzlement, or other wrongful taking of property;
- (d) bribery, forgery, counterfeiting, or extortion; or
- (e) dishonest, unfair, or unethical practices.

E. AA Strategies and its management have no relationship or arrangement with any issuer of securities.

**Part 2B: The Brochure Supplement:** Here we provide information about advisory personnel on whom you rely for investment advice. We must provide this supervised person's supplement to you, our client initially at or before the time when *that* specific supervised person begins to provide you with advisory services.

**Asset Allocation Strategies, LLC**

"AA Strategies"

37000 W. Twelve Mile Rd. #101  
Farmington Hills, Michigan 48331-3055  
[crd # 152339 ]

Telephone: (248) 489-0101

or

Facsimile: 248-876-9657

**Item 1. Cover Page.**

This brochure supplement provides information about Alexander Kocoves that supplements the Asset Allocation Strategies, LLC brochure. You should have received a copy of that brochure. Please contact Heather Lyon if you did not receive Asset Allocation Strategies, LLC's brochure or if you have any questions about the contents of this supplement. Additional information about Mr Kocoves is available at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

**Richard Hubbard Martin II**

born 06.11.1979

**Item 2. Educational Background and Business Experience**

**Richard H. Martin II**, Secretary and Treasurer,

Education : Bachelor of Arts in Finance, concentration: markets & securities, Wayne State University, MI

Employment history

10/ 2009 to present : Asset Allocation Strategies, LLC; Secretary & Treasurer

10/ 2001 to present : GLP Investment Services, LLC; Investment Specialist

06/ 1994 to 09/ 2001: Berbiglia and Associates; Electrical Draftsman

Examinations passed : Series 7 (4.10.2003); Series 63 (8.7.2003); Series 65 (12.22.2010)

**Item 3. Disciplinary Information.** Item 3 requires disclosure of any legal or disciplinary event that is material to a client's evaluation of the supervised person's integrity

The Investment Adviser Public Disclosure site provides the following information regarding Mr. Martin {CRD # 4499529}: "Are there events disclosed about this Investment Adviser Representative? **No.**"

**Item 4. Other Business Activities.**

As noted above, Mr. Martin spends approximately 50% of his business time on the broker/ dealer; 50% on AA Strategies (0% on the related insurance agency, GLP & Associates, Inc..)

**Item 5. Additional Compensation.**

Mr. Martin may also earn occasional insurance commissions; if he recommends insurance services as an investment adviser, that creates a potential conflict of interest due to the commission he could earn. AA Strategies addresses this issue by disclosing it here. The same holds true of his acting as a broker dealer's registered representative. Mr. Martin is insurance licensed in Michigan only.

**Item 6. Supervision.**

Mr. Rolnitzky supervises Mr. Martin. He maintains on file in the firm's offices reports of his proprietary trading activities and the formulation of his recommendations for the regulator to review at will.

Item 7. SEC Registration requirements

Mr. Martin maintains his registration as an investment adviser representative of the firm. He has not personally petitioned for bankruptcy in the past ten years and no other items under this section apply to him.

**Part 2B: The Brochure Supplement** : Here we provide information about advisory personnel on whom you rely for investment advice. We must provide this supervised person's supplement to you, our client initially at or before the time when *that* specific supervised person begins to provide you with advisory services.

**Item 1. Cover Page.**

This brochure supplement provides information about Richard Barden that supplements the Asset Allocation Strategies, LLC brochure. You should have received a copy of that brochure. Please contact Heather Lyon if you did not receive Asset Allocation Strategies, LLC's brochure or if you have any questions about the contents of this supplement. Additional information about Mr. Barden is available at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

**Richard Barden**  
born 12.31.1963

**Item 2. Educational Background and Business Experience**

**Richard Barden**, Investment Advisor Representative

Education : Bachelor of Science, Western Michigan University, MI

Employment history

01/ 2011 to present : Asset Allocation Strategies, LLC; Investment Advisor Representative

08/ 2000 to present : GLP Investment Services, LLC; Registered Representative

08/ 2000 to present : GLP & Associates, Inc.; Insurance Agent

05/1986 to present: Barden Farms: Farm Market LLC

Examinations passed : Series 6 ; Series 63 ; Series 65

**Item 3. Disciplinary Information.**

The Investment Adviser Public Disclosure site provides the following information regarding Mr. Barden {CRD # 4124175}: "Are there events disclosed about this Investment Adviser Representative? **No.**"

**Item 4. Other Business Activities.**

As noted above, Mr. Barden spends approximately 50% of his business time on the broker/ dealer; 25% on AA Strategies; 25% on the related insurance agency, GLP & Associates, Inc.

**Item 5. Additional Compensation.**

Mr. Barden is also a registered representative of the related broker dealer and may therefore earn commissions and 12(b)-1 fees in that capacity. The firm addresses the potential conflict of interest due to those possible incomes by disclosing it here.

**Item 6. Supervision.**

Mr. Martin supervises Mr. Barden. He maintains on file in the firm's offices reports of his proprietary trading activities and the formulation of his recommendations for the regulator to review at will.

**Item 7. SEC Registration requirements**

Mr. Barden maintains his registration as an investment adviser representative of the firm. He has not personally petitioned for bankruptcy in the past ten years and no other items under this section apply to him.



**Part 2B: The Brochure Supplement** : Here we provide information about advisory personnel on whom you rely for investment advice. We must provide this supervised person's supplement to you, our client initially at or before the time when *that* specific supervised person begins to provide you with advisory services.

**Item 1. Cover Page.**

This brochure supplement provides information about Scott Byrne that supplements the Asset Allocation Strategies, LLC brochure. You should have received a copy of that brochure. Please contact Heather Lyon if you did not receive Asset Allocation Strategies, LLC's brochure or if you have any questions about the contents of this supplement. Additional information about Scott Byrne is available at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

**Scott Byrne**  
born 11.19.1966

**Item 2. Educational Background and Business Experience**

**Scott Byrne**, Investment Advisor Representative  
Education : Grand Rapids Community College, MI  
Central Michigan University, MI

Employment history

01/ 2011 to present : Asset Allocation Strategies, LLC; Investment Advisor Representative

07/ 2005 to present : GLP Investment Services, LLC; Registered Representative

07/2005 to present: GLP & Associates, Inc.; Insurance Agent

2003 to present: Ringler, Byrne & Evans; Insurance Agent

Examinations passed : Series 6 ; Series 63 ; Series 65; Series 66

**Item 3. Disciplinary Information.**

The Investment Adviser Public Disclosure site provides the following information regarding Mr. Byrne {CRD # 4438907}: "Are there events disclosed about this Investment Adviser Representative? **No.**"

**Item 4. Other Business Activities.**

As noted above, Mr. Byrne spends approximately 50% of his business time on the broker/ dealer; 25% on AA Strategies; 25% on the related insurance agency, GLP & Associates, Inc.

**Item 5. Additional Compensation.**

He is also a registered representative of the related broker dealer and may therefore earn commissions and 12(b)-1 fees in that capacity. The firm addresses the potential conflict of interest due to those possible incomes by disclosing it here.

**Item 6. Supervision.**

Mr. Martin supervises Mr. Byrne. He maintains on file in the firm's offices reports of his proprietary trading activities and the formulation of his recommendations for the regulator to review at will.

**Item 7. SEC Registration requirements**

Mr. Byrne maintains his registration as an investment adviser representative of the firm. He has not personally petitioned for bankruptcy in the past ten years and no other items under this section apply to him.

**Part 2B: The Brochure Supplement** : Here we provide information about advisory personnel on whom you rely for investment advice. We must provide this supervised person's supplement to you, our client initially at or before the time when *that* specific supervised person begins to provide you with advisory services.

**Item 1. Cover Page.**

This brochure supplement provides information about Joe Dahm that supplements the Asset Allocation Strategies, LLC brochure. You should have received a copy of that brochure. Please contact Heather Lyon if you did not receive Asset Allocation Strategies, LLC's brochure or if you have any questions about the contents of this supplement. Additional information about Joe Dahm is available at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

**Joe Dahm**  
born 07.01.1949

**Item 2. Educational Background and Business Experience**

**Joe Dahm**, Investment Advisor Representative

Education : BA, Math Calvin College, MI  
MBA MGT, University of Chicago, IL

Employment history

01/ 2011 to present : Asset Allocation Strategies, LLC; Investment Advisor Representative

03/ 2002 to present : GLP Investment Services, LLC; Registered Representative

08/2001 to present: GLP & Associates, Inc.; Insurance Agent

Examinations passed : Series 6 ; Series 63 ; Series 65

**Item 3. Disciplinary Information.**

The Investment Adviser Public Disclosure site provides the following information regarding Mr. Dahm {CRD # 4516016}: "Are there events disclosed about this Investment Adviser Representative? **No.**"

**Item 4. Other Business Activities.**

As noted above, Mr. Dahm spends approximately 50% of his business time on the broker/ dealer; 25% on AA Strategies; 25% on the related insurance agency, GLP & Associates, Inc.

**Item 5. Additional Compensation.**

Mr. Dahm is also a registered representative of the related broker dealer and may therefore earn commissions and 12(b)-1 fees in that capacity. The firm addresses the potential conflict of interest due to those possible incomes by disclosing it here.

**Item 6. Supervision.**

Mr. Martin supervises Mr. Dahm. He maintains on file in the firm's offices reports of his proprietary trading activities and the formulation of his recommendations for the regulator to review at will.

**Item 7. SEC Registration requirements**

Mr. Dahm maintains his registration as an investment adviser representative of the firm. He has not personally petitioned for bankruptcy in the past ten years and no other items under this section apply to him.

**Part 2B: The Brochure Supplement** : Here we provide information about advisory personnel on whom you rely for investment advice. We must provide this supervised person's supplement to you, our client initially at or before the time when *that* specific supervised person begins to provide you with advisory services.

**Item 1. Cover Page.**

This brochure supplement provides information about Lee Goldner that supplements the Asset Allocation Strategies, LLC brochure. You should have received a copy of that brochure. Please contact Heather Lyon if you did not receive Asset Allocation Strategies, LLC's brochure or if you have any questions about the contents of this supplement. Additional information about Lee Goldner is available at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

**Lee Edward Goldner**  
born 11.15.1955

**Item 2. Educational Background and Business Experience**

**Lee E. Goldner**, Investment Advisor Representative

Education : BA, Albion College, MI

Masters in Science, Western Michigan University, MI

Employment history

01/ 2011 to present : Asset Allocation Strategies, LLC; Investment Advisor Representative

08/ 2000 to present : GLP Investment Services, LLC; Registered Representative

08/1997 to present: GLP & Associates, Inc.; Insurance Agent

06/1990 to present: LCK, Inc.; Insurance Agent

Examinations passed : Series 6 ; Series 63 ; Series 65

**Item 3. Disciplinary Information.**

The Investment Adviser Public Disclosure site provides the following information regarding Mr. Goldner {CRD # 1613576}: "Are there events disclosed about this Investment Adviser Representative? **YES : one regulatory event** : Mr. Goldner was fined \$12,293, including disgorgement of a commission received and was suspended for 30 days. The (now FINRA) initiated the action on 3.19.2003, alleging that Mr. Goldner failed to obtain his firm's prior written authorization for the purchase of a viatical while employed by WMA Securities, Inc. Mr. Goldner consented to the sanctions without admitting to the allegations.

**Item 4. Other Business Activities.**

As noted above, Mr. Goldner spends approximately 50% of his business time on the broker/ dealer; 25% on AA Strategies; 25% on the related insurance agency, GLP & Associates, Inc.

**Item 5. Additional Compensation.**

He is also a registered representative of the related broker dealer and may therefore earn commissions and 12(b)-1 fees in that capacity. The firm addresses the potential conflict of interest by disclosing it here.

**Item 6. Supervision.**

Mr. Martin supervises Mr. Goldner. He maintains on file in the firm's offices reports of his proprietary trading activities and the formulation of his recommendations for the regulator to review at will.

**Item 7. SEC Registration requirements**

Mr. Goldner maintains his registration as an investment adviser representative of the firm. He has not personally petitioned for bankruptcy in the past ten years and no other items under this section apply to him.

**Part 2B: The Brochure Supplement :** Here we provide information about advisory personnel on whom you rely for investment advice. We must provide this supervised person's supplement to you, our client initially at or before the time when *that* specific supervised person begins to provide you with advisory services.

**Item 1. Cover Page.**

This brochure supplement provides information about Kevin Arends that supplements the Asset Allocation Strategies, LLC brochure. You should have received a copy of that brochure. Please contact Heather Lyon if you did not receive Asset Allocation Strategies, LLC's brochure or if you have any questions about the contents of this supplement. Additional information about Kevin Arends is available at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

**Kevin J. Arends**  
born 01.26.1965

**Item 2. Educational Background and Business Experience**

**Kevin J. Arends**, Investment Advisor Representative

Education : Associates, Grand Rapids Community College, MI

Employment history

02/ 2011 to present : Asset Allocation Strategies, LLC; Investment Advisor Representative

06/ 2007 to present : GLP Investment Services, LLC; Registered Representative

06/2007 to present: GLP & Associates, Inc.; Insurance Agent

03/2006 to present: Advocacy Alliance Agency, LLC; President

05/2005 to 03/2006: Amerus ; Registered Representative

04/2004 to 05/2005: New England Securities; Registered Representative

Examinations passed : Series 6 ; Series 63 ; Series 65; Life Insurance

**Item 3. Disciplinary Information.**

The Investment Adviser Public Disclosure site provides the following information regarding Mr. Arends {CRD # 1685075: "Are there events disclosed about this Investment Adviser Representative? **No.**"

**Item 4. Other Business Activities.**

As noted above, Mr. Arends spends approximately 50% of his business time on the broker/ dealer; 25% on AA Strategies; 25% on the related insurance agency, GLP & Associates, Inc.

**Item 5. Additional Compensation.**

is also a registered representative of the related broker dealer and may therefore earn commissions and 12(b)-1 fees in that capacity. The firm addresses the potential conflict of interest due to those possible incomes by disclosing it here.

**Item 6. Supervision.**

Mr. Martin supervises Mr. Arends. He maintains on file in the firm's offices reports of his proprietary trading activities and the formulation of his recommendations for the regulator to review at will.

**Item 7. SEC Registration requirements** Mr. Arends maintains his registration as an investment adviser representative of the firm. He has not personally petitioned for bankruptcy in the past ten years and no other items under this section apply to him.

**Part 2B: The Brochure Supplement** : Here we provide information about advisory personnel on whom you rely for investment advice. We must provide this supervised person's supplement to you, our client initially at or before the time when *that* specific supervised person begins to provide you with advisory services.

**Item 1. Cover Page.**

This brochure supplement provides information about Austin Dahm that supplements the Asset Allocation Strategies, LLC brochure. You should have received a copy of that brochure. Please contact Heather Lyon if you did not receive Asset Allocation Strategies, LLC's brochure or if you have any questions about the contents of this supplement. Additional information about Austin Dahm is available at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

**Austin Dahm**  
born 02.07.1982

**Item 2. Educational Background and Business Experience**

**Austin Dahm**, Investment Advisor Representative

Education : BA, Pepperdine University, CA

Employment history

01/ 2012 to present : Asset Allocation Strategies, LLC; Investment Advisor Representative

04/ 2011 to present : GLP Investment Services, LLC; Registered Representative

04/20011 to present: GLP & Associates, Inc.; Insurance Agent

04/2006 to present: Asymmetric Bond Markets, LLC

07/2005 to 03/2006: GLP Investment Services, LLC; Registered Representative

05/2005 to 08/2005: Wuskowhan Players Club, Greens Staff

07/2004 to 04/2005: Nordstrom, Sales

09/2001 to 05/2004: Dukes Malibu, Bartender

04/2004 to 05/2005: New England Securities; Registered Representative

Examinations passed : Series 7 ; Series 66 ; Life Insurance

**Item 3. Disciplinary Information.**

The Investment Adviser Public Disclosure site provides the following information regarding Mr. Dahm {CRD # 5011291: "Are there events disclosed about this Investment Adviser Representative? **No.**"

**Item 4. Other Business Activities.**

As noted above, Mr. Dahm spends approximately 45% of his business time on the broker/ dealer; 30% on AA Strategies; 20% on the related insurance agency, GLP & Associates, Inc., 5% on Asymmetric Bond Markets, LLC.

**Item 5. Additional Compensation.**

is also a registered representative of the related broker dealer and may therefore earn commissions and 12(b)-1 fees in that capacity. The firm addresses the potential conflict of interest due to those possible incomes by disclosing it here.

**Item 6. Supervision.**

Mr. Martin supervises Mr. Dahm. He maintains on file in the firm's offices reports of his proprietary trading activities and the formulation of his recommendations for the regulator to review at will.

**Item 7. SEC Registration requirements** Mr. Dahm maintains his registration as an investment adviser representative of the firm. He has not personally petitioned for bankruptcy in the past ten years and no other items under this section apply to him.

**Part 2B: The Brochure Supplement :** Here we provide information about advisory personnel on whom you rely for investment advice. We must provide this supervised person's supplement to you, our client initially at or before the time when *that* specific supervised person begins to provide you with advisory services.

**Item 1. Cover Page.**

This brochure supplement provides information about Stephen Layman that supplements the Asset Allocation Strategies, LLC brochure. You should have received a copy of that brochure. Please contact Heather Lyon if you did not receive Asset Allocation Strategies, LLC's brochure or if you have any questions about the contents of this supplement. Additional information about Stephen Layman is available at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

**Stephen Layman**  
D.O.B: 10.31.1972

**Item 2. Educational Background and Business Experience**

**Stephen Layman**, Investment Advisor Representative

**Education :**

08/1996: BA, Michigan State University, East Lansing, MI

10/2008: CFP®, Certified Financial Planner, College for Financial Planning, Denver, CO CFP Board ID # 139855

**Employment history**

05/ 2011 to present : Asset Allocation Strategies, LLC; Investment Advisor Representative

08/ 2001 to present : GLP Investment Services, LLC; Registered Representative

08/2001 to present: GLP & Associates, Inc.; Insurance Agent

Examinations passed : Series 7 ; Series 66 ; Life Insurance;

NSSA® National Social Security Advisor, March 2015

**Item 3. Disciplinary Information.**

The Investment Adviser Public Disclosure site provides the following information regarding Mr. Layman {CRD #4512719: "Are there events disclosed about this Investment Adviser Representative? **No.**"

**Item 4. Other Business Activities.**

As noted above, Mr. Layman spends approximately 50% of his business time on the broker/ dealer; 25% on AA Strategies; 25% on the related insurance agency, GLP & Associates, Inc.

**Item 5. Additional Compensation.**

Mr. Layman is also a registered representative of the related broker dealer and may therefore earn commissions and 12(b)-1 fees in that capacity. The firm addresses the potential conflict of interest due to those possible incomes by disclosing it here.

**Item 6. Supervision.**

Mr. Martin supervises Mr. Layman. He maintains on file in the firm's offices reports of his proprietary trading activities and the formulation of his recommendations for the regulator to review at will.

**Item 7. SEC Registration requirements:** Mr. Layman maintains his registration as an investment adviser representative of the firm. He has not personally petitioned for bankruptcy in the past ten years and no other items under this section apply to him.

**Part 2B: The Brochure Supplement** : Here we provide information about advisory personnel on whom you rely for investment advice. We must provide this supervised person's supplement to you, our client initially at or before the time when *that* specific supervised person begins to provide you with advisory services.

**Item 1. Cover Page.**

This brochure supplement provides information about Steven A. Lusky that supplements the Asset Allocation Strategies, LLC brochure. You should have received a copy of that brochure. Please contact Heather Lyon if you did not receive Asset Allocation Strategies, LLC's brochure or if you have any questions about the contents of this supplement. Additional information about Steve A. Lusky is available at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

**Steven A. Lusky**  
born 11.21.1972

**Item 2. Educational Background and Business Experience**

**Steven Lusky**, Investment Advisor Representative

Education : High School Diploma

Employment history

09/ 2012 to present : Asset Allocation Strategies, LLC; Investment Advisor Representative

04/ 2012 to present : GLP Investment Services, LLC; Registered Representative

01/1997 to present: Perferred Underwriters Inc.; Insurance Agent

Examinations passed : Series 7 ; Series 66 ; Life Insurance

**Item 3. Disciplinary Information.**

The Investment Adviser Public Disclosure site provides the following information regarding Mr. Lusky {CRD #6038640: "Are there events disclosed about this Investment Adviser Representative? **No.**"

**Item 4. Other Business Activities.** As noted above, Mr. Lusky spends approximately 10% of his business time on the broker/ dealer; 20% on AA Strategies; 70% on the insurance agency, Perferred Underwriters Inc.

**Item 5. Additional Compensation.** is also a registered representative of the related broker dealer and may therefore earn commissions and 12(b)-1 fees in that capacity. The firm addresses the potential conflict of interest due to those possible incomes by disclosing it here.

**Item 6. Supervision.** Mr. Martin supervises Mr. Lusky. He maintains on file in the firm's offices reports of his proprietary trading activities and the formulation of his recommendations for the regulator to review at will.

**Item 7. SEC Registration requirements** Mr. Lusky maintains his registration as an investment adviser representative of the firm. He has not personally petitioned for bankruptcy in the past ten years and no other items under this section apply to him.

**Part 2B: The Brochure Supplement** : Here we provide information about advisory personnel on whom you rely for investment advice. We must provide this supervised person's supplement to you, our client initially at or before the time when *that* specific supervised person begins to provide you with advisory services.

**Item 1. Cover Page.**

This brochure supplement provides information about Justin Rolnitzky that supplements the Asset Allocation Strategies, LLC brochure. You should have received a copy of that brochure. Please contact Heather Lyon if you did not receive Asset Allocation Strategies, LLC's brochure or if you have any questions about the contents of this supplement. Additional information about Justin Rolnitzky is available at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

**Justin Rolnitzky**  
born 12.01.1989

**Item 2. Educational Background and Business Experience**

**Justin Rolnitzky**, Director of Internal Operations; Investment Advisor Representative

Education : BA Finance Michigan State University

Employment history

09/ 2012 to present : Asset Allocation Strategies, LLC; Investment Advisor Representative;

[02/ 2019: Director of Internal Operations.](#)

03/ 2012 to present : GLP Investment Services, LLC; Registered Representative

04/2012 to present: GLP and Associates, Inc; Insurance Agent

Examinations passed : Series 24; Series 7 ; Series 66 ; Life Insurance

**Item 3. Disciplinary Information.**

The Investment Adviser Public Disclosure site provides the following information regarding Mr. Rolnitzky {CRD #6030236: "Are there events disclosed about this Investment Adviser Representative? **No.**"

**Item 4. Other Business Activities.** As noted above, Mr. Rolnitzky spends approximately 60% of his business time on the broker/ dealer; 30% on AA Strategies; 10% on the related insurance agency, GLP & Associates, Inc.

**Item 5. Additional Compensation.** is also a registered representative of the related broker dealer and may therefore earn commissions and 12(b)-1 fees in that capacity. The firm addresses the potential conflict of interest due to those possible incomes by disclosing it here.

**Item 6. Supervision.** Mr. Martin supervises Mr. Rolnitzky. He maintains on file in the firm's offices reports of his proprietary trading activities and the formulation of his recommendations for the regulator to review at will.

**Item 7. SEC Registration requirements** Mr. Rolnitzky maintains his registration as an investment adviser representative of the firm. He has not personally petitioned for bankruptcy in the past ten years and no other items under this section apply to him.



**Part 2B: The Brochure Supplement** : Here we provide information about advisory personnel on whom you rely for investment advice. We must provide this supervised person's supplement to you, our client initially at or before the time when *that* specific supervised person begins to provide you with advisory services.

**Item 1. Cover Page.**

This brochure supplement provides information about Shoumya Saha that supplements the Asset Allocation Strategies, LLC brochure. You should have received a copy of that brochure. Please contact Heather Lyon if you did not receive Asset Allocation Strategies, LLC's brochure or if you have any questions about the contents of this supplement. Additional information about Shoumya Saha is available at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

**Shoumya B. Saha**  
Born: 10/20/1981

**Item 2. Educational Background and Business Experience**

**Shoumya Saha**, Investment Advisor Representative

Education: BS in Finance from Wayne State University

Employment history:

1/ 2015 to present : Asset Allocation Strategies, LLC; Investment Advisor Representative

09/2007 to present : GLP Investment Services, LLC; Registered Representative

06/2006 to present: GLP and Associates, Inc; Insurance Agent

Examinations passed : Series 6 ; Series 63; Series 65 ; Life Insurance

**Item 3. Disciplinary Information.**

The Investment Adviser Public Disclosure site provides the following information regarding Mr. Saha {CRD #6030236: "Are there events disclosed about this Investment Adviser Representative? **No.**"

**Item 4. Other Business Activities.** As noted above, Mr. Saha spends approximately 40% of his business time on the broker/ dealer; 20% on AA Strategies; 40% on the related insurance agency, GLP & Associates, Inc.

**Item 5. Additional Compensation.** Mr. Saha is also a registered representative of the related broker dealer and may therefore earn commissions and 12(b)-1 fees in that capacity. The firm addresses the potential conflict of interest due to those possible incomes by disclosing it here.

**Item 6. Supervision.** Mr. Martin supervises Mr. Saha. He maintains on file in the firm's offices reports of his proprietary trading activities and the formulation of his recommendations for the regulator to review at will.

**Item 7. SEC Registration requirements** Mr. Saha maintains his registration as an investment adviser representative of the firm. He has not personally petitioned for bankruptcy in the past ten years and no other items under this section apply to him.

**Part 2B: The Brochure Supplement** : Here we provide information about advisory personnel on whom you rely for investment advice. We must provide this supervised person's supplement to you, our client initially at or before the time when *that* specific supervised person begins to provide you with advisory services.

**Item 1. Cover Page.**

This brochure supplement provides information about Matthew Wynalda that supplements the Asset Allocation Strategies, LLC brochure. You should have received a copy of that brochure. Please contact Heather Lyon if you did not receive Asset Allocation Strategies, LLC's brochure or if you have any questions about the contents of this supplement. Additional information about Matthew Wynalda is available at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

**Matthew Wynalda**

Born: 11/11/1980

**Item 2. Educational Background and Business Experience**

**Matthew Wynalda**, Investment Advisor Representative,

Education : Bachelor of Arts in Management and Economics(Double Major), From Hope College

Employment history

08/2014 to present : Asset Allocation Strategies, Investment Advisor Representative

05/2002 to present : GLP Investment Services, LLC; Investment Specialist

05/2002 to present: GLP & Associates, Inc: Insurance Agent

Examinations passed : Series 6 ; Series 63; Series 65

**Item 3. Disciplinary Information.** Item 3 requires disclosure of any legal or disciplinary event that is material to a client's evaluation of the supervised person's integrity

The Investment Adviser Public Disclosure site provides the following information regarding Mr. Wynalda {CRD # 4391331}: "Are there events disclosed about this Investment Adviser Representative? **No.**"

**Item 4. Other Business Activities.**

As noted above, Mr. Wynalda spends approximately 50% of his business time on the broker/ dealer; 20% on AA Strategies (30% on the related insurance agency, GLP & Associates, Inc..)

**Item 5. Additional Compensation.**

Mr. Wynalda may also earn occasional insurance commissions; if he recommends insurance services as an investment adviser that creates a potential conflict of interest due to the commission he could earn. AA Strategies addresses this issue by disclosing it here. The same holds true of his acting as a broker dealer's registered representative.

**Item 6. Supervision.**

Mr. Rolnitzky supervises Mr. Wynalda. He maintains on file in the firm's offices reports of his proprietary trading activities and the formulation of his recommendations for the regulator to review at will.

**Item 7. SEC Registration requirements**

Mr. Wynalda maintains his registration as an investment adviser representative of the firm. He has not personally petitioned for bankruptcy in the past ten years and no other items under this section apply to him.

**Part 2B: The Brochure Supplement:** Here we provide information about advisory personnel on whom you rely for investment advice. We must provide this supervised person's supplement to you, our client initially at or before the time when *that* specific supervised person begins to provide you with advisory services.

**Item 1. Cover Page.**

This brochure supplement provides information about Alex S. Paul that supplements the Asset Allocation Strategies, LLC brochure. You should have received a copy of that brochure. Please contact Heather Lyon if you did not receive Asset Allocation Strategies, LLC's brochure or if you have any questions about the contents of this supplement. Additional information about Alex S. Paul is available at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

**Alex Seth Paul**  
born 9-30-1989

**Item 2. Educational Background and Business Experience**

**Alex Seth Paul**, Investment Advisor Representative

Education : University of Michigan, Ann Arbor  
BS in Biochemistry 2010

Employment history

01/ 2015 to present : Asset Allocation Strategies, LLC; Investment Advisor Representative

08/ 2014 to present : GLP Investment Services, LLC; Registered Representative, Registered Principal

5/2014 to present: GLP & Associates, Inc.; Insurance Agent

Examinations passed: Series 6 ; Series 63 ; Series 65 ; Series 26, Life Insurance

**Item 3. Disciplinary Information.**

The Investment Adviser Public Disclosure site provides the following information regarding Mr. Paul {CRD # 6435641}: "Are there events disclosed about this Investment Adviser Representative? **No.**"

**Item 4. Other Business Activities.**

As noted above, Mr. Paul spends approximately 30% of his business time on the broker/ dealer; 50% on AA Strategies; 20% on the related insurance agency, GLP & Associates, Inc.

**Item 5. Additional Compensation.**

He is also a registered representative of the related broker dealer and may therefore earn commissions and 12(b)-1 fees in that capacity. The firm addresses the potential conflict of interest due to those possible incomes by disclosing it here.

**Item 6. Supervision.**

Mr. Martin supervises Mr. Paul. He maintains on file in the firm's offices reports of his proprietary trading activities and the formulation of his recommendations for the regulator to review at will.

**Item 7. SEC Registration requirements**

Mr. Paul maintains his registration as an investment adviser representative of the firm. He has not personally petitioned for bankruptcy in the past ten years and no other items under this section apply to him.

**Part 2B: The Brochure Supplement:** Here we provide information about advisory personnel on whom you rely for investment advice. We must provide this supervised person's supplement to you, our client initially at or before the time when *that* specific supervised person begins to provide you with advisory services.

**Item 1. Cover Page.**

This brochure supplement provides information about Christopher Edward Goldner that supplements the Asset Allocation Strategies, LLC brochure. You should have received a copy of that brochure. Please contact Heather Lyon if you did not receive Asset Allocation Strategies, LLC's brochure or if you have any questions about the contents of this supplement. Additional information about Joseph George Koza is available at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

**Christopher Edward Goldner**

born 10-15-1987

**Item 2. Educational Background and Business Experience**

Christpoher Edward Goldner, Investment Advisor Representative

Education : Grand Valley State University  
Bachelor of Science Degree

Employment history

06/2015 to present : Asset Allocation Strategies, LLC; Investment Advisor Representative

08/ 2011 to present : GLP Investment Services, LLC; Registered Representative

08/2011 to present: GLP & Associates, Inc.; Insurance Agent

Examinations passed : Series 6, 63, 65 Stete Required Insurance Licenses

**Item 3. Disciplinary Information.**

The Investment Adviser Public Disclosure site provides the following information regarding Mr. Goldner {CRD # 5964600}: "Are there events disclosed about this Investment Adviser Representative? **No.**"

**Item 4. Other Business Activities.**

As noted above, Mr. Goldner spends approximately 50% of his business time on the broker/ dealer; 25% on AA Strategies; 25% on the related insurance agency, GLP & Associates, Inc.

**Item 5. Additional Compensation.**

He is also a registered representative of the related broker dealer and may therefore earn commissions and 12(b)-1 fees in that capacity. The firm addresses the potential conflict of interest due to those possible incomes by disclosing it here.

**Item 6. Supervision.**

Mr. Martin supervises Mr. Goldner. He maintains on file in the firm's offices reports of his proprietary trading activities and the formulation of his recommendations for the regulator to review at will.

**Item 7. SEC Registration requirements**

Mr. Goldner maintains his registration as an investment adviser representative of the firm. He has not personally petitioned for bankruptcy in the past ten years and no other items under this section apply to him.

**Part 2B: The Brochure Supplement:** Here we provide information about advisory personnel on whom you rely for investment advice. We must provide this supervised person's supplement to you, our client initially at or before the time when *that* specific supervised person begins to provide you with advisory services.

**Item 1. Cover Page.**

This brochure supplement provides information about Josh DeLosSantos that supplements the Asset Allocation Strategies, LLC brochure. You should have received a copy of that brochure. Please contact Heather Lyon if you did not receive Asset Allocation Strategies, LLC's brochure or if you have any questions about the contents of this supplement. Additional information about Josh DeLosSantos is available at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

**Josh DeLosSantos**  
born 08-18-1977

**Item 2. Educational Background and Business Experience**

Josh DeLosSantos, Investment Advisor Representative

Education : BA in Business Administration from Siena Heights University 2001

Employment history

01/2017 to present: Asset Allocation Strategies, LLC; Investment Advisor Representative

04/2005 to present: GLP Investment Services, LLC; Registered Representative

04/2004 to present: GLP & Associates, Inc.; Insurance Agent

Examinations passed: Series 6, 63, 65 State Required Insurance Licenses

**Item 3. Disciplinary Information.**

The Investment Adviser Public Disclosure site provides the following information regarding Mr. DeLosSantos {CRD # 5000852}: "Are there events disclosed about this Investment Adviser Representative? **No.**"

**Item 4. Other Business Activities.**

As noted above, Mr. DeLosSantos spends approximately 50% of his business time on the broker/ dealer; 25% on AA Strategies; 25% on the related insurance agency, GLP & Associates, Inc.

**Item 5. Additional Compensation.**

He is also a registered representative of the related broker dealer and may therefore earn commissions and 12(b)-1 fees in that capacity. The firm addresses the potential conflict of interest due to those possible incomes by disclosing it here.

**Item 6. Supervision.**

Mr. Martin supervises Mr. DeLosSantos. He maintains on file in the firm's offices reports of his proprietary trading activities and the formulation of his recommendations for the regulator to review at will.

**Item 7. SEC Registration requirements**

Mr. DeLosSantos maintains his registration as an investment adviser representative of the firm. He has not personally petitioned for bankruptcy in the past ten years, and no other items under this section apply to him.

**Part 2B: The Brochure Supplement:** Here we provide information about advisory personnel on whom you rely for investment advice. We must provide this supervised person's supplement to you, our client initially at or before the time when *that* specific supervised person begins to provide you with advisory services.

**Item 1. Cover Page.**

This brochure supplement provides information about Michael Lucarelli that supplements the Asset Allocation Strategies, LLC brochure. You should have received a copy of that brochure. Please contact Heather Lyon if you did not receive Asset Allocation Strategies, LLC's brochure or if you have any questions about the contents of this supplement. Additional information about Michael Lucarelli is available at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

**Michael Lucarelli**  
born 07/30/1959

**Item 2. Educational Background and Business Experience**

Michael Lucarelli, Investment Advisor Representative

Education : Associates Degree in Applied Business from Owens College, Oregon, OH 6/1979

Employment history

10/2017 to present: Asset Allocation Strategies, LLC; Investment Advisor Representative

10/2000 to present: GLP Investment Services, LLC; Registered Representative

02/2000 to present: GLP & Associates, Inc.; Insurance Agent

Examinations passed: Series 6, 63, 65 State Required Insurance Licenses

**Item 3. Disciplinary Information.**

The Investment Adviser Public Disclosure site provides the following information regarding Mr. Lucarelli {CRD # 4245565}: "Are there events disclosed about this Investment Adviser Representative? **No.**"

**Item 4. Other Business Activities.**

As noted above, Mr. Lucarelli spends approximately 50% of his business time on the broker/ dealer; 25% on AA Strategies; 25% on the related insurance agency, GLP & Associates, Inc.

**Item 5. Additional Compensation.**

He is also a registered representative of the related broker dealer and may therefore earn commissions and 12(b)-1 fees in that capacity. The firm addresses the potential conflict of interest due to those possible incomes by disclosing it here.

**Item 6. Supervision.**

Mr. Martin supervises Mr. Lucarelli. He maintains on file in the firm's offices reports of his proprietary trading activities and the formulation of his recommendations for the regulator to review at will.

**Item 7. SEC Registration requirements**

Mr. Lucarelli maintains his registration as an investment adviser representative of the firm. He has not personally petitioned for bankruptcy in the past ten years, and no other items under this section apply to him.

**Part 2B: The Brochure Supplement:** Here we provide information about advisory personnel on whom you rely for investment advice. We must provide this supervised person's supplement to you, our client initially at or before the time when *that* specific supervised person begins to provide you with advisory services.

**Item 1. Cover Page.**

This brochure supplement provides information about Michael J. Brandone that supplements the Asset Allocation Strategies, LLC brochure. You should have received a copy of that brochure. Please contact Heather Lyon if you did not receive Asset Allocation Strategies, LLC's brochure or if you have any questions about the contents of this supplement. Additional information about Michael J. Brandone is available at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

**Michael J. Brandone**  
born 12-07-1958

**Item 2. Educational Background and Business Experience**

**Michael J. Brandone**, Investment Advisor Representative

Education : State University of New York at Cobleskill, Associates in Applied Sciences - 1978

Employment history

01/2019 to present : Asset Allocation Strategies, LLC; Investment Advisor Representative  
01/2019 to present : GLP Investment Services, LLC; Registered Representative, Registered Principal  
10/2018 to present: GLP & Associates, Inc.; Insurance Agent  
07/2017 to 12/2018: Veritas Independent Partners; Business Development Coordinator  
08/2016 to 12/2017: MRB Management Group; President  
05/2017 to 07/2017: Caitlin John, LLC; Investment Advisor Representative  
08/2015 to 07/2016: Unemployed  
05/2013 to 07/2015: Calton & Associates, Inc; Branch Manager  
05/2013 to 06/2015: CLA USA Advisory Group, LLC; Licensed Insurance Agent  
08/2011 to 03/2013: Questar Asset Management; Investment Advisory Representative  
01/2010 to 01/2013: Insurance Network America; Head of Insurance Sales  
11/2009 to 07/2012: Horizon Financial; President  
01/2009 to 07/2012: Vue Insurance Services; President  
02/2010 to 08/2011: Symetra Investment Service, Inc; Registered Representative  
11/2009 to 12/2009: Torrey Pines Securities, Inc; Registered Representative  
02/2008 to 01/2009: Unemployed  
08/2003 to 02/2008: Metlife Securities Inc; Sales Manager  
08/2003 to 02/2008: Metropolitan Life Insurance Co.; Sales Manager  
06/1999 to 08/2003: Zurich Life; Vice President

Examinations passed: Series 6; Series 7; Series 22; Series 24; Series 26; Series 63; Series 65; Life & Health Insurance

**Item 3. Disciplinary Information.**

The Investment Adviser Public Disclosure site provides the following information regarding Mr. Brandone {CRD #1023456}: "Are there events disclosed about this Investment Adviser Representative? **No.**"

**Item 4. Other Business Activities.**

As noted above, Mr. Brandone spends approximately 30% of his business time on the broker/dealer; 20% on AA Strategies; 50% on the related insurance agency, GLP & Associates, Inc.

**Item 5. Additional Compensation.**

He is also a registered representative of the related broker dealer and may therefore earn commissions and 12(b)-

1 fees in that capacity. The firm addresses the potential conflict of interest due to those possible incomes by disclosing it here.

Item 6. Supervision.

Mr. Martin supervises Mr. Brandone. He maintains on file in the firm's offices reports of his proprietary trading activities and the formulation of his recommendations for the regulator to review at will.

Item 7. SEC Registration requirements

Mr. Brandone maintains his registration as an investment adviser representative of the firm. He has not personally petitioned for bankruptcy in the past ten years and no other items under this section apply to him.



**Part 2B: The Brochure Supplement:** Here we provide information about advisory personnel on whom you rely for investment advice. We must provide this supervised person's supplement to you, our client initially at or before the time when *that* specific supervised person begins to provide you with advisory services.

**Item 1. Cover Page.**

This brochure supplement provides information about Christiaan C. Moll that supplements the Asset Allocation Strategies, LLC brochure. You should have received a copy of that brochure. Please contact Heather Lyon if you did not receive Asset Allocation Strategies, LLC's brochure or if you have any questions about the contents of this supplement. Additional information about Christiaan C. Moll is available at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

**Christiaan C. Moll**  
born 1-31-1976

**Item 2. Educational Background and Business Experience**

**Christiaan C. Moll**, Investment Advisor Representative

Education : California State University, Chico

BS in Business Administration, Option in Finance 1999

Employment history

04/2019 to present : Asset Allocation Strategies, LLC; Investment Advisor Representative

05/2015 to 08/2018, 04/2019 to present : GLP Investment Services, LLC; Registered Representative

09/2013 to present: GLP & Associates, Inc.; Insurance Agent

08/2008 to 09/2013: Washoe County School District; Teacher

Examinations passed: Series 6; Series 63; Series 65 (re-registered with waiver); Life & Health Insurance

**Item 3. Disciplinary Information.**

The Investment Adviser Public Disclosure site provides the following information regarding Mr. Moll {CRD #4325113}: "Are there events disclosed about this Investment Adviser Representative? **No.**"

**Item 4. Other Business Activities.**

As noted above, Mr. Moll spends approximately 20% of his business time on the broker/dealer; 30% on AA Strategies; 50% on the related insurance agency, GLP & Associates, Inc.

**Item 5. Additional Compensation.**

He is also a registered representative of the related broker dealer and may therefore earn commissions and 12(b)-1 fees in that capacity. The firm addresses the potential conflict of interest due to those possible incomes by disclosing it here.

**Item 6. Supervision.**

Mr. Martin supervises Mr. Moll. He maintains on file in the firm's offices reports of his proprietary trading activities and the formulation of his recommendations for the regulator to review at will.

**Item 7. SEC Registration requirements**

Mr. Moll maintains his registration as an investment adviser representative of the firm. He has not personally petitioned for bankruptcy in the past ten years and no other items under this section apply to him.

**Part 2B: The Brochure Supplement:** Here we provide information about advisory personnel on whom you rely for investment advice. We must provide this supervised person's supplement to you, our client initially at or before the time when *that* specific supervised person begins to provide you with advisory services.

**Item 1. Cover Page.**

This brochure supplement provides information about Kenny Goldner that supplements the Asset Allocation Strategies, LLC brochure. You should have received a copy of that brochure. Please contact Heather Lyon if you did not receive Asset Allocation Strategies, LLC's brochure or if you have any questions about the contents of this supplement. Additional information about Kenny Goldner is available at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

**Kenny Goldner**  
born 7-02-1990

**Item 2. Educational Background and Business Experience**

**Kenny Goldner**, Investment Advisor Representative

Education : The Los Angeles Recording School

Associates Degree in Business Entertainment Management 2012

Employment history

04/2019 to present : Asset Allocation Strategies, LLC; Investment Advisor Representative

05/2015 to 08/2018, 04/2019 to present : GLP Investment Services, LLC; Registered Representative

09/2013 to present: GLP & Associates, Inc.; Insurance Agent

Examinations passed: Series 6; Series 63; Series 65; Life & Health Insurance

**Item 3. Disciplinary Information.**

The Investment Adviser Public Disclosure site provides the following information regarding Mr. Goldner {CRD #6869031}: "Are there events disclosed about this Investment Adviser Representative? **No.**"

**Item 4. Other Business Activities.**

As noted above, Mr. Goldner spends approximately 60% of his business time on the broker/dealer; 20% on AA Strategies; 20% on the related insurance agency, GLP & Associates, Inc.

**Item 5. Additional Compensation.**

He is also a registered representative of the related broker dealer and may therefore earn commissions and 12(b)-1 fees in that capacity. The firm addresses the potential conflict of interest due to those possible incomes by disclosing it here.

**Item 6. Supervision.**

Mr. Martin supervises Mr. Goldner. He maintains on file in the firm's offices reports of his proprietary trading activities and the formulation of his recommendations for the regulator to review at will.

**Item 7. SEC Registration requirements**

Mr. Goldner maintains his registration as an investment adviser representative of the firm. He has not personally petitioned for bankruptcy in the past ten years and no other items under this section apply to him.

**Part 2B: The Brochure Supplement:** Here we provide information about advisory personnel on whom you rely for investment advice. We must provide this supervised person's supplement to you, our client initially at or before the time when *that* specific supervised person begins to provide you with advisory services.

**Item 1. Cover Page.**

This brochure supplement provides information about Stefan Ropp that supplements the Asset Allocation Strategies, LLC brochure. You should have received a copy of that brochure. Please contact Heather Lyon if you did not receive Asset Allocation Strategies, LLC's brochure or if you have any questions about the contents of this supplement. Additional information about Stefan Ropp is available at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

**Stefan Ropp**  
born 06-01-1994

**Item 2. Educational Background and Business Experience**

**Stefan Ropp**, Investment Advisor Representative

Education : Grand Valley State University

Bachelor of Science Degree in Accounting 2017

Employment history

05/2017 to present : GLP & Associates, LLC; Administrative

06/2019 to present: GLP Investment Services, LLC; Registered Representative

06/2019 to present: Asset Allocation Strategies, LLC; Investment Advisor Representative

Examinations passed: Series 7; Series 66; SIE

**Item 3. Disciplinary Information.**

The Investment Adviser Public Disclosure site provides the following information regarding Mr. Ropp {CRD #7020568}: "Are there events disclosed about this Investment Adviser Representative? **No.**"

**Item 4. Other Business Activities.**

As noted above, Mr. Ropp spends approximately 25% of his business time on the broker/dealer; 75% on AA Strategies

**Item 5. Additional Compensation.**

He is also a registered representative of the related broker dealer and may therefore earn commissions and 12(b)-1 fees in that capacity. The firm addresses the potential conflict of interest due to those possible incomes by disclosing it here.

**Item 6. Supervision.**

Mr. Martin supervises Mr. Ropp. He maintains on file in the firm's offices reports of his proprietary trading activities and the formulation of his recommendations for the regulator to review at will.

**Item 7. SEC Registration requirements**

Mr. Ropp maintains his registration as an investment adviser representative of the firm. He has not personally petitioned for bankruptcy in the past ten years and no other items under this section apply to him.

**Part 2B: The Brochure Supplement:** Here we provide information about advisory personnel on whom you rely for investment advice. We must provide this supervised person's supplement to you, our client initially at or before the time when *that* specific supervised person begins to provide you with advisory services.

**Item 1. Cover Page.**

This brochure supplement provides information about George Kontos that supplements the Asset Allocation Strategies, LLC brochure. You should have received a copy of that brochure. Please contact Heather Lyon if you did not receive Asset Allocation Strategies, LLC's brochure or if you have any questions about the contents of this supplement. Additional information about Stefan Ropp is available at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

**George Kontos**  
born 05-15-1986

**Item 2. Educational Background and Business Experience**

**George Kontos**, Investment Advisor Representative

Education : University of Michigan-Dearborn

Bachelor of Arts Degree in Political Science and Social Studies 2011

Employment history

06/2019 to present: GLP Investment Services, LLC; Registered Representative

06/2019 to present: Asset Allocation Strategies, LLC; Investment Advisor Representative

08/2018 to present : GLP & Associates, LLC; Insurance Agent

03/2011 to 02/2019: Dearborn Public Schools; Teacher

Examinations passed: Series 7; Series 66; SIE

**Item 3. Disciplinary Information.**

The Investment Adviser Public Disclosure site provides the following information regarding Mr. Kontos {CRD #7147967}: "Are there events disclosed about this Investment Adviser Representative? **No.**"

**Item 4. Other Business Activities.**

As noted above, Mr. Kontos spends approximately 35% of his business time on the broker/dealer; 25% on AA Strategies; 40% of his business time on GLP & Associates, LLC.

**Item 5. Additional Compensation.**

He is also a registered representative of the related broker dealer and may therefore earn commissions and 12(b)-1 fees in that capacity. The firm addresses the potential conflict of interest due to those possible incomes by disclosing it here.

**Item 6. Supervision.**

Mr. Martin supervises Mr. Kontos. He maintains on file in the firm's offices reports of his proprietary trading activities and the formulation of his recommendations for the regulator to review at will.

**Item 7. SEC Registration requirements**

Mr. Kontos maintains his registration as an investment adviser representative of the firm. He has not personally petitioned for bankruptcy in the past ten years and no other items under this section apply to him.

**Part 2B: The Brochure Supplement:** Here we provide information about advisory personnel on whom you rely for investment advice. We must provide this supervised person's supplement to you, our client initially at or before the time when *that* specific supervised person begins to provide you with advisory services.

**Item 1. Cover Page.**

This brochure supplement provides information about Heather Lyon that supplements the Asset Allocation Strategies, LLC brochure. You should have received a copy of that brochure. Please contact Heather Lyon if you did not receive Asset Allocation Strategies, LLC's brochure or if you have any questions about the contents of this supplement. Additional information about Stefan Ropp is available at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

**Heather Lyon**  
born 02/06/1971

**Item 2. Educational Background and Business Experience**

**Heather Lyon**, COO, Principal

Education : State University of New York-Plattsburgh

Bachelor of Science Degree in Business Management 1993

Employment history

12/2019 to present: GLP Investment Services, LLC; COO, Principal beginning 03/2020

12/2019 to present: Asset Allocation Strategies, LLC; COO, Principal beginning 03/2020

12/2019 to present : GLP & Associates, LLC; COO

04/2018 to 12/2019: The Vermont Agency; COO/CFO

05/2014 to 04/2018: National Life Group; AVP/Life and Annuity Field Operations

10/2008 to 05/2014: Equity Services, Inc.; SVP Operations

05/2004 to 10/2008: Chittenden Securities, Inc.; President and CEO

01/1998 to 05/2004: Chittenden Securities, Inc. Financial Advisor and Operations Manager

Examinations passed: SIE; Series 7; Series 24; Series 27; Series 63, Series 66, Life Accident and Health Insurance

**Item 3. Disciplinary Information.**

The Investment Adviser Public Disclosure site provides the following information regarding Mrs. Lyon {CRD #3011389}: "Are there events disclosed about this Investment Adviser Representative? **No.**"

**Item 4. Other Business Activities.**

As noted above, Mrs. Lyon spends approximately 33.3% of her business time on GLP & Associates; 33.3% on AA Strategies; 33.3% on GLP Investment Services, LLC.

**Item 5. Additional Compensation.**

He is also a registered representative of the related broker dealer and may therefore earn commissions and 12(b)-1 fees in that capacity. The firm addresses the potential conflict of interest due to those possible incomes by disclosing it here.

**Item 6. Supervision.**

Mr. Rolnitzky supervises Mrs. Lyon. He maintains on file in the firm's offices reports of his proprietary trading activities and the formulation of his recommendations for the regulator to review at will.

**Item 7. SEC Registration requirements**

Mrs. Lyon maintains her registration as an investment adviser representative of the firm. She has not personally petitioned for bankruptcy in the past ten years and no other items under this section apply to her.

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**Item 1. Cover Page.**

This brochure supplement provides information about Benjamin Hawkins that supplements the Asset Allocation Strategies, LLC brochure. You should have received a copy of that brochure. Please contact Heather Lyon if you did not receive Asset Allocation Strategies, LLC's brochure or if you have any questions about the contents of this supplement. Additional information about Stefan Ropp is available at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

**Benjamin Hawkins**  
born 02-16-1986

**Item 2. Educational Background and Business Experience**

**Benjamin Hawkins**, Investment Advisor Representative

Education : Grand Valley State University

Bachelor of Arts Degree in Criminal Justice 2010

Employment history

06/2019 to present: GLP Investment Services, LLC; Registered Representative

06/2019 to present: Asset Allocation Strategies, LLC; Investment Advisor Representative

06/2019 to present : GLP & Associates, LLC; Insurance Agent

04/2008 to 03/2019: City of Grand Rapids Police; Police Sergeant

Examinations passed: SIE, Series 6, Series 63, Series 65

**Item 3. Disciplinary Information.**

The Investment Adviser Public Disclosure site provides the following information regarding Mr. Hawkins {CRD #7133463}: "Are there events disclosed about this Investment Adviser Representative? **No.**"

**Item 4. Other Business Activities.**

As noted above, Mr. Hawkins spends approximately 35% of his business time on the broker/dealer; 25% on AA Strategies; 40% of his business time on GLP & Associates, LLC.

**Item 5. Additional Compensation.**

He is also a registered representative of the related broker dealer and may therefore earn commissions and 12(b)-1 fees in that capacity. The firm addresses the potential conflict of interest due to those possible incomes by disclosing it here.

**Item 6. Supervision.**

Mr. Martin supervises Mr. Hawkins. He maintains on file in the firm's offices reports of his proprietary trading activities and the formulation of his recommendations for the regulator to review at will.

**Item 7. SEC Registration requirements**

Mr. Hawkins maintains his registration as an investment adviser representative of the firm. He has not personally petitioned for bankruptcy in the past ten years and no other items under this section apply to him.