

Firm Brochure

(Part 2A of Form ADV)



STRATEGIC INVESTMENT ADVISORS

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This brochure provides information about the qualifications and business practices of Strategic Investment Advisors, LLC. Being registered as a registered investment adviser does not imply a certain level of skill or training. If you have any questions about the contents of this brochure, please contact us at 248-567-6688 or 866-211-1904. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission, or by any state securities authority.

Additional information about Strategic Investment Advisors, LLC. (Firm CRD# 151501) is available on the SEC's website at www.adviserinfo.sec.gov

August 29, 2023

Item 2: Material Changes

Annual Update

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

Material Changes since the Last Update

Since the last update on July 12, 2023, the following changes have occurred:

- Part 2B for Alexandra Bogacz has been removed as she is no longer with the firm.
-

Full Brochure Available

Whenever you would like to receive a complete copy of our Firm Brochure, please contact us by telephone at 248-567-6688 or 866-211-1904.

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Item 4: Advisory Business

Firm Description

Strategic Investment Advisors, Inc., (“SIA”) was founded in 2007. Cassidy and Associates Inc. is the primary owner. Kirk Cassidy is the Chief Compliance Officer.

SIA is a fee based financial planning and investment management firm. The firm does not sell annuities, insurance, stocks, bonds, mutual funds, limited partnerships, or other commissioned products. The firm’s managing member is affiliated with entities that sell insurance products.

SIA does not act as a custodian of client assets. The client always maintains asset control.

An evaluation of each client's initial situation is provided to the client, often in the form of a net worth statement or risk analysis. Periodic reviews are also communicated to provide reminders of the specific courses of action that need to be taken. More frequent reviews occur but are not necessarily communicated to the client unless immediate changes are recommended.

Other professionals (e.g., lawyers, accountants, insurance agents, etc.) are engaged directly by the client on an as-needed basis. Under CCR Section 260.238(k), SIA, its representatives or any of its employees will disclose to the clients all material conflicts of interest.

Types of Advisory Services

SIA provides investment supervisory services, also known as asset management services and furnishes financial planning and investment advice through consultations.

ASSET MANAGEMENT

SIA offers discretionary direct asset management services to advisory clients. SIA will offer clients ongoing portfolio management services through determining individual investment goals, time horizons, objectives, and risk tolerance. Investment strategies, investment selection, asset allocation, portfolio monitoring and the overall investment program will be based on the above factors. The client will authorize SIA discretionary authority to execute selected investment program transactions as stated within the Investment Advisory Agreement.

SIA also offers discretionary asset management services to individuals on their qualified plan assets when SIA has access to an advisor login providing access to manage the assets in the client account based on the investment options available in the plan. The client will authorize SIA discretionary authority to execute selected investment program transactions as stated within the Investment Advisory Agreement.

Additionally, SIA offers discretionary asset management services to clients by selecting the AssetMark Platform. For more information regarding the AssetMark Platform, refer to AssetMark Platform Disclosure Brochure.

The minimum investment required on the AssetMark Platform depends upon the Investment Solution chosen for a Client’s account and is generally \$25,000-\$50,000 for Mutual Fund and \$25,000 for ETF Accounts, and from \$50,000 to \$500,000 for Privately Managed and Unified Managed Accounts, depending on the investment strategy selected for the account. These minimums are described in more detail in the AssetMark Platform

Disclosure Brochure. Accounts below the stated minimums may be accepted on an individual basis at the discretion of AssetMark.

QUALIFIED PLAN CONSULTING SERVICES

SIA offers Qualified Plan Consulting Services to individuals. SIA will meet with the client for information gathering initially and then every quarter thereafter for review and recommendations. Every quarter, SIA will review the investment options available within the plan and make investment recommendations to the client based on the investment options available and the client's financial objectives. It is ultimately the clients' decision to execute the recommendations made by SIA.

FINANCIAL PLANNING AND CONSULTING

If financial planning services are applicable, the client may choose to compensate SIA on an hourly or negotiable fixed fee basis described in detail under "Fees and Compensation" section of this brochure. Services include but are not limited to a thorough review of all applicable topics including Wills, Estate Plans/Trusts, Investments, Taxes, and Insurance. If the client elects to act on any of the recommendations, the client is under no obligation to affect the transaction through SIA. Financial plans will be completed and delivered inside of six (6) months. Clients may terminate advisory services with thirty (30) days written notice.

Client Tailored Services and Client Imposed Restrictions

The goals and objectives for each client are documented in our client files. Investment strategies are created that reflect the stated goals and objectives. Clients may impose restrictions on investing in certain securities or types of securities.

Agreements may not be assigned without written client consent.

Wrap Fee Programs

SIA does not participate in wrap fee programs.

Client Assets Under Management

SIA, has the following assets under management:

Discretionary Amounts:	Non-discretionary Amounts:	Date Calculated:
\$838,939,111	\$0	June 28, 2023

Item 5: Fees and Compensation

Method of Compensation and Fee Schedule

ASSET MANAGEMENT

SIA offers discretionary direct asset management services to advisory clients. Fees for these services will be based on a percentage of Assets Under Management as follows:

Assets Under Management	Annual Fee	Quarterly Fee
Up to \$250,000	2.00%	.50%
\$250,001 - \$500,000	1.75%	.43%
\$500,001 - \$1,000,000	1.50%	.37%
\$1,000,001 - \$2,500,000	1.00%	.25%
\$2,500,001 - \$5,000,000	.75%	.18%
Over \$5,000,001	.50%	.125%

The annual Fee may be negotiable. Accounts within the same household may be combined for a reduced fee. Fees are billed quarterly in advance based on the amount of assets managed as of the close of business on the last business day of each quarter. Quarterly advisory fees deducted from the clients' account by the custodian will be reflected on the brokerage statement. Lower fees for comparable services may be available from other sources. Clients may terminate their account within five business days of signing the Investment Advisory Agreement for a full refund. Clients may terminate advisory services with thirty (30) days written notice. Client will be entitled to a pro rata refund for the days service was not provided in the final quarter. Client shall be given thirty (30) days prior written notice of any increase in fees.

AssetMark Platform

Accounts on the AssetMark Platform are assessed a total Account Fee. This Account Fee includes SIA's fee detailed in the schedule below. Fees and compensation for using the AssetMark Platform are provided in more detail in the AssetMark Platform Disclosure Brochure. Discretionary Manager Fee schedules are included in the Client Billing Authorization or the Appendix A to the Client Service Agreement.

The fees applicable to each Account on the AssetMark Platform may include:

- 1) Financial Advisor Fee;
- 2) Platform Fee; and
- 3) Investment Manager Fee

Other fees for special services may also be charged. The Client should consider all applicable fees.

1) Financial Advisor Fee listed in the above table

2) Platform fee schedules

- Single strategy Mutual Fund, and ETF Accounts: 0.00% - 1.25%
- Guided Portfolios: 0.00% - 0.95%
 - Additional third-party fees may apply.
- Privately Managed Accounts (IMA and CMA): 0.25% - 0.90%
 - Additional third-party fees may apply.
- Savos UMA Accounts (PMP, GMS, and ARO): 0.00% - 0.65%
 - In addition to the Platform fee, there is a flat 0.60% Investment Manager Fee for UMA accounts.
- Fixed Income IMA: 0.15% - 0.30%
- Administrative fee for administrative/non managed accounts: 0.10% - 0.25%

3) Investment Manager Fee

Each of the Investment Managers may charge a separate Investment Manager Fee directly to the Client, calculated as a percentage of the total assets managed by the Investment Manager, which is in addition to the overall investment Advisory Fee negotiated between the Client and the Financial Advisory Firm. The fee charged by each Investment Manager is specified on the individual Discretionary Manager Designation incorporated in the Client Services Agreement and executed by the Client. Fees will vary from Investment Manager to

Investment Manager; a complete list of fee schedules of the Investment Managers participating in the Platform is available from the Financial Advisory Firm by request.

QUALIFIED PLAN CONSULTING SERVICES

The annual fee for Qualified Plan Consulting Services will not exceed .74% of assets. Fees will be paid quarterly in advance. Fees will be deducted from another account managed by SIA. For termination after five (5) days, client will be entitled to a pro-rata refund based on advice already rendered. Client shall be given prior written notice of any increase in fees, and client will acknowledge, in writing, any agreement of increase in said fees.

FINANCIAL PLANNING and CONSULTING

Prior to the planning process the client will be provided an estimated plan fee. Services include but are not limited to a thorough review of all applicable topics including Wills, Estate Plans/Trusts, Investments, Taxes, and Insurance. The payments are received in two installments: one at the commencement of the planning process, balance of the final payment is due upon delivery of completed plan. Client may cancel within five (5) days of signing Agreement for a full refund. If the client cancels after five (5) days, any unearned fees will be refunded to the client.

FIXED FEES

Financial Planning Services are offered based on a negotiable fixed between \$5,000 and \$10,000 based on complexity and unique client needs.

HOURLY FEES

Financial Planning Services are offered based on an hourly fee of \$400 per hour.

Client Payment of Fees

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

Fees for financial plans are billed 50% in advance, with the balance due upon delivery of the financial plan.

Additional Client Fees Charged

Custodians may charge transaction fees on purchases or sales of certain mutual funds, equities and exchange-traded funds. These charges may include mutual fund transactions fees, postage and handling and miscellaneous fees (fee levied to recover costs associated with fees assessed by self-regulatory organizations). The selection of the security is more important than the nominal fee that the custodian charges to buy or sell the security.

SIA, in its sole discretion, may waive its minimum fee and/or charge a lesser investment advisory fee based upon certain criteria (e.g., historical relationship, type of assets, anticipated future earning capacity, anticipated future additional assets, dollar amounts of assets to be managed, related accounts, account composition, negotiations with clients, etc.).

For more details on the brokerage practices, see Item 12 of this brochure.

Prepayment of Client Fees

Financial Plans are billed 50% in advance. Client may cancel within five business days of signing the Investment Advisory Agreement for a full refund. If cancellation occurs after five (5) business days, client will be entitled to a pro-rata refund based on work completed.

External Compensation for the Sale of Securities to Clients

SIA does not receive any external compensation for the sale of securities to clients, nor do any of the investment advisor representatives of SIA.

Item 6: Performance-Based Fees

Sharing of Capital Gains

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

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

Item 7: Types of Clients

Description

SIA generally provides investment advice to individuals, high net worth individuals, charitable organizations, corporations and other business entities.

Client relationships vary in scope and length of service.

Account Minimums

While SIA does not require a minimum to open an account, some money managers do require a minimum to open an account.

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

Methods of Analysis

Security analysis methods may include fundamental analysis, technical analysis, and cyclical analysis. Investing in securities involves risk of loss that clients should be prepared to bear. Past performance is not a guarantee of future returns.

Fundamental analysis involves evaluating a stock using real data such as company revenues, earnings, return on equity, and profits margins to determine underlying value and potential growth. Technical analysis involves evaluating securities based on past prices and volume. Cyclical analysis involves analyzing the cycles of the market.

When creating a financial plan, SIA utilizes fundamental analysis to provide review of insurance policies for economic value and income replacement. Technical analysis is used to review mutual funds and individual stocks.

In developing a financial plan for a client, SIA's analysis may include cash flow analysis, investment planning, risk management, tax planning, estate planning and charitable planning. Based on the information gathered, a detailed strategy is tailored to the client's specific situation.

The main sources of information include Hidden Levers, financial newspapers, Morningstar, magazines, research materials prepared by others, corporate rating services, annual reports, prospectuses, and filings with the Securities and Exchange Commission.

Investment Strategy

The investment strategy for a specific client is based upon the objectives stated by the client during consultations. The client may change these objectives at any time. Each client executes an Investment Policy Statement or Risk Tolerance that documents their objectives and their desired investment strategy.

Other strategies may include long-term purchases, short-term purchases, trading, and option writing (including covered options, uncovered options or spreading strategies).

Security Specific Material Risks

All investment programs have certain risks that are borne by the investor. Fundamental analysis may involve interest rate risk, market risk, business risk, and financial risk. Risks involved in technical analysis are inflation risk, reinvestment risk, and market risk. Cyclical analysis involves inflation risk, market risk, and currency risk.

Our investment approach constantly keeps the risk of loss in mind. Investors face the following investment risks and should discuss these risks with SIA:

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

Item 9: Disciplinary Information

Criminal or Civil Actions

The firm and its management have not been involved in any criminal or civil action.

Administrative Enforcement Proceedings

The firm and its management have not been involved in administrative enforcement proceedings.

Self-Regulatory Organization Enforcement Proceedings

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

Item 10: Other Financial Industry Activities and Affiliations

Broker-Dealer or Representative Registration

Neither SIA nor any of its employees are registered representatives of a broker-dealer.

Futures or Commodity Registration

Neither SIA nor its employees are registered or has an application pending to register as a futures commission merchant, commodity pool operator, or a commodity trading advisor.

Material Relationships Maintained by this Advisory Business and Conflicts of Interest

Managing Member Kirk Cassidy's has an outside business is as an insurance agent. He offers these services through the following companies: Senior Planning Advisors, LLC. Approximately 25% of Mr. Cassidy's time is spent in this practice. From time to time, he will offer clients advice or products from those activities.

These practices represent potential conflicts of interest because it gives Kirk Cassidy an incentive to recommend products based on the commission amount received. This conflict is mitigated by disclosures, procedures, and the firm's Fiduciary obligation to place the best interest of the client first and the clients are not required to purchase any products. Clients have the option to purchase these products through another insurance agent or broker/dealer of their choosing.

Recommendations or Selections of Other Investment Advisors and Conflicts of Interest

SIA may at times utilize the services of other investment managers on the AssetMark platform to manage client accounts. Since the fee charged by SIA remains the same, this does not create a conflict of interest. When referring clients to an investment manager, the client's best interest will be the main determining factor of SIA. These fees do not include brokerage fees that may be assessed by the custodial broker dealer. Fees for these services will be based on a percentage of assets under management not to exceed any limit imposed by any regulatory agency. The final fee schedule will be attached to Exhibit D in SIA's Investment Advisory Agreement.

Item 11: Code of Ethics, Participation or Interest in Client Transactions and Personal Trading

Code of Ethics Description

The employees of SIA have committed to a Code of Ethics ("Code"). The purpose of our Code is to set forth standards of conduct expected of SIA employees and addresses conflicts that

may arise. The Code defines acceptable behavior for employees of SIA. The Code reflects SIA and its supervised persons' responsibility to act in the best interest of their client.

One area which the Code addresses is when employees buy or sell securities for their personal accounts and how to mitigate any conflict of interest with our clients. We do not allow any employees to use non-public material information for their personal profit or to use internal research for their personal benefit in conflict with the benefit to our clients.

SIA's policy prohibits any person from acting upon or otherwise misusing non-public or inside information. No advisory representative or other employee, officer or director of SIA may recommend any transaction in a security or its derivative to advisory clients or engage in personal securities transactions for a security or its derivatives if the advisory representative possesses material, non-public information regarding the security.

SIA's Code is based on the guiding principle that the interests of the client are our top priority. SIA's officers, directors, advisors, and other employees have a fiduciary duty to our clients and must diligently perform that duty to maintain the complete trust and confidence of our clients. When a conflict arises, it is our obligation to put the client's interests over the interests of either employees or the company.

The Code applies to "access" persons. "Access" persons are employees who have access to non-public information regarding any clients' purchase or sale of securities, or non-public information regarding the portfolio holdings of any reportable fund, who are involved in making securities recommendations to clients, or who have access to such recommendations that are non-public.

The firm will provide a copy of the Code of Ethics to any client or prospective client upon request.

Investment Recommendations Involving a Material Financial Interest and Conflict of Interest

SIA and its employees do not recommend to client's securities in which we have a material financial interest.

Advisory Firm Purchase of Same Securities Recommended to Clients and Conflicts of Interest

SIA and its employees may buy or sell securities that are also held by clients. In order to mitigate conflicts of interest such as front running, employees are required to disclose all reportable securities transactions as well as provide SIA with copies of their brokerage statements.

The Chief Compliance Officer of SIA is Kirk Cassidy. He reviews all employee trades each quarter. The personal trading reviews ensure that the personal trading of employees does not affect the markets and that clients of the firm receive preferential treatment over the clients transactions.

Client Securities Recommendations or Trades and Concurrent Advisory Firm Securities Transactions and Conflicts of Interest

SIA does not maintain a firm proprietary trading account and does not have a material financial interest in any securities being recommended and therefore no conflicts of interest exist. However, employees may buy or sell securities at the same time they buy or sell securities for clients. In order to mitigate conflicts of interest such as front running,

employees are required to disclose all reportable securities transactions as well as provide SIA with copies of their brokerage statements.

The Chief Compliance Officer of SIA is Kirk Cassidy. He reviews all employee trades each quarter. The personal trading reviews ensure that the personal trading of employees does not affect the markets and that clients of the firm receive preferential treatment over employee transactions.

Item 12: Brokerage Practices

Factors Used to Select Broker-Dealers for Client Transactions

SIA may recommend the use of a particular broker-dealer or may utilize a broker-dealer of the client's choosing. SIA will select appropriate brokers based on a number of factors including but not limited to their relatively low transaction fees and reporting ability. SIA relies on its broker to provide its execution services at the best prices available. Lower fees for comparable services may be available from other sources. Clients pay for any and all custodial fees in addition to the advisory fee charged by SIA.

- *Directed Brokerage*

In circumstances where a client directs SIA to use a certain broker-dealer, SIA still has a fiduciary duty to its clients. The following may apply with Directed Brokerage: SIAs inability to negotiate commissions, to obtain volume discounts, there may be a disparity in commission charges among clients, and potential conflicts of interests arising from brokerage firm referrals.

- *Best Execution*

Investment advisors who manage or supervise client portfolios on a discretionary basis have a fiduciary obligation of best execution. The determination of what may constitute best execution and price in the execution of a securities transaction by a broker involves a number of considerations and is subjective. Factors affecting brokerage selection include the overall direct net economic result to the portfolios, the efficiency with which the transaction is effected, the ability to effect the transaction where a large block is involved, the operational facilities of the broker-dealer, the value of an ongoing relationship with such broker and the financial strength and stability of the broker. The firm does not receive any portion of the trading fees.

- *Soft Dollar Arrangements*

SIA utilizes the services of custodial broker dealers. Economic benefits are received by SIA which would not be received if SIA did not give investment advice to clients. These benefits include: A dedicated trading desk, a dedicated service group and an account services manager dedicated to SIA's accounts, ability to conduct "block" client trades, electronic download of trades, balances and positions, duplicate and batched client statements, and the ability to have advisory fees directly deducted from client accounts.

A conflict of interest exists when the firm receives soft dollars. This conflict is mitigated by disclosures, procedures, and the firm's Fiduciary obligation to act in the best interest of the client and the services received are beneficial to all clients.

Aggregating Securities Transactions for Client Accounts

SIA is authorized in its discretion to aggregate purchases and sales and other transactions made for the account with purchases and sales and transactions in the same securities for other Clients of SIA. All clients participating in the aggregated order shall receive an average share price with all other transaction costs shared on a pro-rated basis.

Item 13: Review of Accounts

Schedule for Periodic Review of Client Accounts or Financial Plans and Advisory Persons Involved

Account reviews are performed at least quarterly by Kirk Cassidy, Chief Compliance Officer. Account reviews are performed more frequently when market conditions dictate. Financial Plans are considered complete when recommendations are delivered to the client and a review is done only upon request of client.

Review of Client Accounts on Non-Periodic Basis

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

Content of Client Provided Reports and Frequency

Clients receive written account statements no less than quarterly for managed accounts. Account statements are issued by the advisor's or third party money managers' custodian. Client receives confirmations of each transaction in account from Custodian and an additional statement during any month in which a transaction occurs.

Item 14: Client Referrals and Other Compensation

Economic benefits provided to the Advisory Firm from External Sources and Conflicts of Interest

SIA does not receive any economic benefits from external sources.

Advisory Firm Payments for Client Referrals

SIA does not compensate for client referrals.

Item 15: Custody

Account Statements

All assets are held at qualified custodians, which means the custodians provide account statements directly to clients at their address of record or electronically, at least quarterly. Clients are urged to compare the account statements received directly from their custodians to the performance report statements prepared by SIA.

Clients executed a limited power of attorney limiting SIA the ability to only make withdrawals from the account solely for the purpose of deducting the agreed upon investment advisory fees.

SIA is deemed to have indirect custody solely because advisory fees are directly deducted from client's account by the custodian on behalf of SIA.

Item 16: Investment Discretion

Discretionary Authority for Trading

SIA accepts discretionary authority to manage securities accounts on behalf of clients. SIA has the authority to determine, without obtaining specific client consent, the securities to be bought or sold, and the amount of the securities to be bought or sold. However, SIA consults with the client prior to each trade to obtain concurrence if a blanket trading authorization has not been given.

The client approves the custodian to be used and the commission rates paid to the custodian. SIA does not receive any portion of the transaction fees or commissions paid by the client to the custodian on certain trades

Item 17: Voting Client Securities

Proxy Votes

SIA does not vote proxies on securities. Clients are expected to vote their own proxies. The client will receive their proxies directly from the custodian of their account or from a transfer agent.

When assistance on voting proxies is requested, SIA will provide recommendations to the client. If a conflict of interest exists, it will be disclosed to the client.

Item 18: Financial Information

Balance Sheet

A balance sheet is not required to be provided because SIA does not serve as a custodian for client funds or securities and SIA does not require prepayment of fees of more than \$1200 per client and six months or more in advance.

Financial Conditions Reasonably Likely to Impair Advisory Firm's Ability to Meet Commitments to Clients

SIA has no condition that is reasonably likely to impair our ability to meet contractual commitments to our clients.

Bankruptcy Petitions during the Past Ten Years

Neither SIA nor its management has had any bankruptcy petitions in the last ten years.

Supervised Person Brochure

Part 2B of Form ADV

Kirk Cassidy



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WEBSITE: www.seniorplanningadvisors.com

This brochure supplement provides information about Kirk Cassidy and supplements Strategic Investment Advisors, LLC's brochure. You should have received a copy of that brochure. Please contact Kirk Cassidy if you did not receive Strategic Investment Advisors, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Kirk Cassidy (CRD#5344038) is available on the SEC's website at www.adviserinfo.sec.gov.

August 29, 2023

Brochure Supplement (Part 2B of Form ADV)

Supervised Person Brochure

Principal Executive Officers and Management Persons

Kirk Cassidy

- Year of birth: 1970
-

Educational Background and Business Experience

Educational Background:

- Oakland Community College, 1989

Business Experience:

- Cassidy and Associates Inc.; President; 11/2021 to Present
 - Starr & Cassidy, Inc.; 11/2021 to Present
 - Strategic Investment Advisors, LLC ; President/Owner/IAR; 03/2007 to Present
 - Senior Planning Advisors, LLC.; Owner/Insurance Agent; 03/2005 to Present
 - Senior Planning Advisors - Ann Arbor, Inc.; Co-Owner/Insurance Agent; 11/2012 to 12/2021
 - BRC Holdings, LLC; Member; 02/2013 to Present
 - BNTC Investments, LLC; Member; 03/2003 to Present
 - Retirement Education Foundation; Volunteer; 07/2015 to Present
 - TS Limited; Co-Owner; 12/2015 to Present
 - Senior Planning Advisors – California, Inc.; Co-Owner/Insurance Agent; 03/2007 to 02/2019
 - SOR-Rehab; Owner; 01/1999 to 03/2004
-

Disciplinary Information

None to report.

Other Business Activities

Kirk Cassidy has a financial industry affiliated business as an insurance agent. He offers these services through the following companies: Senior Planning Advisors, LLC. From time to time, he offers clients advice or products from those activities. Approximately 25% of his time is spent in this business.

These practices represent conflicts of interest because it gives him an incentive to recommend products based on the commission and/or fee amount received. This conflict is mitigated by disclosures, procedures, and the firm's Fiduciary obligation to place the best interest of the client first and the clients are not required to purchase any products or services. Clients have the option to purchase these products and services through another insurance agent of their choosing.

Kirk Cassidy is also President of Cassidy and Associates Inc, a holding company for Strategic Investment Advisors, LLC. This does not create any conflict of interest.

Performance Based Fee Description

Mr. Cassidy receives additional compensation in his capacity as an insurance agent, but he does not receive any performance-based fees.

Supervision

Mr. Cassidy is the Chief Compliance Officer of Strategic Investment Advisors, LLC. He is responsible for for all supervision and formulation and monitoring of investment advice offered to clients. He will adhere to the policies and procedures as described in the firm's Compliance Manual.

Kirk Cassidy's contact information:

Telephone: 248-240-9200

Email: kcassidy@seniorplanningadvisors.com

Supervised Person Brochure

Part 2B of Form ADV

Paul Elliott Metler



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EMAIL: pmetler@seniorplanningadvisors.com

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This brochure supplement provides information about Paul Metler and supplements Strategic Investment Advisors, LLC's brochure. You should have received a copy of that brochure. Please contact Paul Metler if you did not receive Strategic Investment Advisors, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Paul Metler (CRD#6311118) is available on the SEC's website at www.adviserinfo.sec.gov.

August 29, 2023

Brochure Supplement (Part 2B of Form ADV)

Supervised Person Brochure

Paul Metler

- Year of birth: 1961
-

Educational Background and Business Experience

Educational Background:

- Illinois School of Professional Psychology; Psy.D., Clinical Psychology - 09/1986 to 06/1992
- University of Michigan; MBA, General Management; 08/2010 to 04/2012
- Michigan State University; BA, Sociology and Political Philosophy; 9/1980 to 09/1984

Business Experience:

- Strategic Divorce Advisors, LLC; President; 09/2017 to Present
 - Strategic Investment Advisors, LLC ; IAR; 03/2014 to Present
 - Senior Planning Advisors, Inc.; Insurance Agent; 12/2021 to Present
 - Senior Planning Advisors, Ann Arbor, Inc.; Co-Owner/Partner; 11/2012 to 12/2021
 - Retirement Education Foundation; Volunteer; 07/2015 to Present
 - CompTherapeutics; Partner; 05/2012 to 09/2016
 - Center for Psychological Awareness; Owner; 12/2003 to 12/2017
-

Professional Certifications

Certified Divorce Financial Analysts® (CDFA): A designation awarded to people with experience in the unique financial circumstances that surround a divorce. The professional training for the certification is focused on understanding and estimating the long-term costs of a divorce.

- Experience - CDFA practitioners must have a minimum of three year's work experience in a financial or legal capacity prior to earning the right to use the CDFA certification mark.
- Education - CDFA candidates must also develop their theoretical and practical understanding and knowledge of the financial aspects of divorce by completing a comprehensive course of study approved by the Institute for Divorce Financial Analysts™ (IDFA™).
- Examination - CDFA candidates must complete a four-part Educational Curriculum and Certification Exam that tests their understanding and knowledge of the financial aspects of divorce. The candidate must also demonstrate the practical application of this knowledge in the divorce process by completing a comprehensive case study.
- Ethics - CDFA practitioners agree to abide by a strict code of professional conduct known as the IDFA Code of Ethics and Professional Responsibility, which sets forth their ethical responsibilities to the public, clients, employers and other professionals. The IDFA may perform a background check during this process and each CDFA candidate must disclose any investigations or legal proceedings relating to his or her professional or business conduct.

- Ongoing Certification Requirements - CDFA practitioners are required to maintain technical competence and to fulfill ethical obligations. Practitioners must pay an annual reinstatement fee of \$195. Every two years, they must complete a minimum of fifteen (15) hours of continuing education specifically related to the field of divorce.
- In addition to the biennial continuing education requirement, all CDFA practitioners must voluntarily disclose any public, civil, criminal, or disciplinary actions that may have been taken against them during the past two years as part of the renewal process.

Disciplinary Information

None to report.

Other Business Activities

Paul Metler has a financial industry affiliated business as an insurance agent. He offers these services through Senior Planning Advisors, LLC. From time to time, he offers clients advice or products from those activities. Greater than 25% of his time is spent in this business. Mr. Metler is also President of Strategic Divorce Advisors, LLC. From time to time, he offers assistance to navigate financial issues that arise during a divorce. Less than 5% of his time is spent in this business.

These practices represent conflicts of interest because it gives him an incentive to recommend products based on the commission and/or fee amount received. This conflict is mitigated by disclosures, procedures, and the firm's Fiduciary obligation to place the best interest of the client first and the clients are not required to purchase any products or services. Clients have the option to purchase these products and services through another insurance agent or divorce advisor of their choosing.

Performance Based Fee Description

Mr. Metler receives additional compensation in his capacity as an insurance agent and divorce advisor. He does not receive any performance-based fees.

Supervision

Mr. Metler is supervised by Kirk Cassidy, Chief Compliance Officer of Strategic Investment Advisors, LLC . He reviews Paul's work through client account reviews, quarterly personal transaction reports as well as face-to-face and phone interactions.

Kirk Cassidy's contact information:

Telephone: 248-240-9200

Email: kcassidy@seniorplanningadvisors.com

Supervised Person Brochure

Part 2B of Form ADV

Joshua Lee Jackson



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This brochure supplement provides information about Joshua Jackson and supplements Strategic Investment Advisors, LLC's brochure. You should have received a copy of that brochure. Please contact Joshua Jackson if you did not receive Strategic Investment Advisors, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Joshua Jackson (CRD#5841016) is available on the SEC's website at www.adviserinfo.sec.gov.

August 29, 2023

Brochure Supplement (Part 2B of Form ADV)

Supervised Person Brochure

Joshua Jackson

- Year of birth: 1987
-

Educational Background and Business Experience

Educational Background:

- Washburn University; BS - Accounting & Finance; 2010

Business Experience:

- Strategic Investment Advisors, LLC ; IAR; 03/2018 to Present
 - Senior Planning Advisors, LLC.; Insurance Agent; 05/2017 to Present
 - Retirement Education Foundation; Volunteer; 05/2017 to Present
 - AE Wealth Management; Case Design; 02/2016 to 05/2017
 - Advisors Excel; Case Design; 01/2011 to 05/2017
-

Professional Certifications

Retirement Income Certified Professional (RICP): A designation currently offered and recognized by The American College.

- Experience – RICP must have three years of professional experience.
 - Education – RICP candidates must complete three required courses, equivalent of 9 semester credit hours.
 - Examination - RICP candidates must pass the final course exam for each course; these are closed-book proctored exams.
 - Ongoing Certification Requirements - 30 hours of continuing education every two years.
-

Disciplinary Information

None to report.

Other Business Activities

Joshua Jackson has a financial industry affiliated business as an insurance agent. He offers these services through Senior Planning Advisors, LLC. From time to time, he offers clients advice or products from those activities. Greater than 50% of his time is spent in this business.

These practices represent conflicts of interest because it gives him an incentive to recommend products based on the commission and/or fee amount received. This conflict is mitigated by disclosures, procedures, and the firm's Fiduciary obligation to place the best interest of the client first and the clients are not required to purchase any products or services. Clients have the option to purchase these products and services through another insurance agent of their choosing.

Performance Based Fee Description

Mr. Jackson receives additional compensation in his capacity as an insurance agent. He does not receive any performance-based fees.

Supervision

Mr. Jackson is supervised by Kirk Cassidy, Chief Compliance Officer of Strategic Investment Advisors, LLC . He reviews Josh's work through client account reviews, quarterly personal transaction reports as well as face-to-face and phone interactions.

Kirk Cassidy's contact information:

Telephone: 248-240-9200

Email: kcassidy@seniorplanningadvisors.com

Supervised Person Brochure

Part 2B of Form ADV

Michael Paul Masserant



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This brochure supplement provides information about Michael Masserant and supplements Strategic Investment Advisors, LLC's brochure. You should have received a copy of that brochure. Please contact Michael Masserant if you did not receive Strategic Investment Advisors, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Michael Masserant (CRD#7205801) is available on the SEC's website at www.adviserinfo.sec.gov.

August 29, 2023

Brochure Supplement (Part 2B of Form ADV)

Supervised Person Brochure

Michael P. Masserant

- Year of birth: 1993
-

Educational Background and Business Experience

Educational Background:

- University of Michigan-Dearborn; BBA - Finance; 2015

Business Experience:

- Strategic Investment Advisors, LLC ; IAR; 12/2019 to Present
 - Senior Planning Advisors, LLC; Insurance Agent; 02/2019 to Present
 - Retirement Education Foundation; Volunteer; 02/2019 to Present
 - Lumin Financial; Financial Analyst; 01/2016 to 02/2019
 - The Oakwood Group; Finance Intern; 03/2014 to 12/2015
 - Full-Time Student; 08/2005 to 12/2015
-

Disciplinary Information

None to report.

Other Business Activities

Michael Masserant has a financial industry affiliated position as an insurance agent for Senior Planning Advisors, LLC. Greater than 50% of his time is spent in this business.

These practices represent conflicts of interest because it gives him an incentive to recommend products based on the commission and/or fee amount received. This conflict is mitigated by disclosures, procedures, and the firm's Fiduciary obligation to place the best interest of the client first and the clients are not required to purchase any products or services. Clients have the option to purchase these products and services through another insurance agent of their choosing.

Performance Based Fee Description

Mr. Masserant receives additional compensation in his capacity as an insurance agent for Senior Planning Advisors, LLC. He does not receive any performance-based fees.

Supervision

Mr. Masserant is supervised by Kirk Cassidy, Chief Compliance Officer of Strategic Investment Advisors, LLC. He reviews Michael's work through client account reviews, quarterly personal transaction reports as well as face-to-face and phone interactions.

Kirk Cassidy's contact information:

Telephone: 248-240-9200

Email: kcassidy@seniorplanningadvisors.com

Supervised Person Brochure

Part 2B of Form ADV

Jacob C. Zagor



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This brochure supplement provides information about Jacob Zagor and supplements Strategic Investment Advisors, LLC's brochure. You should have received a copy of that brochure. Please contact Jacob Zagor if you did not receive Strategic Investment Advisors, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Jacob C. Zagor (CRD#6229250) is available on the SEC's website at www.adviserinfo.sec.gov.

August 29, 2023

Brochure Supplement (Part 2B of Form ADV)

Supervised Person Brochure

Jacob C. Zagor

- Year of birth: 1996
-

Educational Background and Business Experience

Educational Background:

- Eastern Michigan University; Bachelor's Degree - Finance & Accounting; 2019

Business Experience:

- Strategic Investment Advisors, LLC ; IAR; 09/2020 to Present
 - Senior Planning Advisors, LLC; Insurance Agent; 04/2019 to Present
 - Retirement Education Foundation; Volunteer; 06/2018 to Present
 - Senior Planning Advisors, LLC; Intern; 06/2018 to 04/2019
 - Katherine's Catering; Supervisor; 04/2016 to 04/2019
 - Full-Time Student; 08/2005 to 04/2019
 - Rehmann; Tax Accounting Intern; 01/2018 to 04/2018
 - Hantz Group; Tax Accounting Intern; 01/2017 to 04/2017
-

Disciplinary Information

None to report.

Other Business Activities

Jacob Zagor has a financial industry affiliated business as an insurance agent. He offers these services through Senior Planning Advisors, LLC. From time to time, he offers clients advice or products from those activities. Greater than 50% of his time is spent in this business.

These practices represent conflicts of interest because it gives him an incentive to recommend products based on the commission and/or fee amount received. This conflict is mitigated by disclosures, procedures, and the firm's Fiduciary obligation to place the best interest of the client first and the clients are not required to purchase any products or services. Clients have the option to purchase these products and services through another insurance agent of their choosing.

Performance Based Fee Description

Mr. Zagor receives additional compensation in his role with Senior Planning Advisors, LLC. He does not receive any performance-based fees.

Supervision

Mr. Zagor is supervised by Kirk Cassidy, Chief Compliance Officer of Strategic Investment Advisors, LLC . He reviews Jacob's work through client account reviews, quarterly personal transaction reports as well as face-to-face and phone interactions.

Kirk Cassidy's contact information:

Telephone: 248-240-9200

Email: kcassidy@seniorplanningadvisors.com

Supervised Person Brochure

Part 2B of Form ADV

L. Brian Atherton



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This brochure supplement provides information about L. Brian Atherton and supplements Strategic Investment Advisors, LLC's brochure. You should have received a copy of that brochure. Please contact L. Brian Atherton if you did not receive Strategic Investment Advisors, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about L. Brian Atherton (CRD#2518928) is available on the SEC's website at www.adviserinfo.sec.gov.

August 29, 2023

Brochure Supplement (Part 2B of Form ADV)

Supervised Person Brochure

L. Brian Atherton

- Year of birth: 1970
-

Educational Background and Business Experience

Educational Background:

- Xavier University; Bachelor of Science – Business Administration; 1994

Business Experience:

- Strategic Investment Advisors, LLC ; IAR; 03/2021 to Present
 - Senior Planning Advisors, LLC; Insurance Agent; 03/2021 to Present
 - Retirement Education Foundation; Volunteer; 03/2021 to Present
 - Charles Schwab & Co., Inc.; Vice President/IAR/RR; 08/2011 to 01/2021
 - Chase Investment Services Corp.; IAR; 09/2010 to 07/2011
 - Chase Investment Services Corp.; RR; 07/2010 to 07/2011
-

Disciplinary Information

None to report.

Other Business Activities

L. Brian Atherton has a financial industry affiliated business as an insurance agent. He offers these services through Senior Planning Advisors, LLC. From time to time, he offers clients advice or products from those activities. Greater than 50% of his time is spent in this business.

These practices represent conflicts of interest because it gives him an incentive to recommend products based on the commission and/or fee amount received. This conflict is mitigated by disclosures, procedures, and the firm's Fiduciary obligation to place the best interest of the client first and the clients are not required to purchase any products or services. Clients have the option to purchase these products and services through another insurance agent of their choosing.

Performance Based Fee Description

Mr. Atherton receives additional compensation in his role with Senior Planning Advisors, LLC. He does not receive any performance-based fees.

Supervision

Mr. Atherton is supervised by Kirk Cassidy, Chief Compliance Officer of Strategic Investment Advisors, LLC . He reviews Brian's work through client account reviews, quarterly personal transaction reports as well as face-to-face and phone interactions.

Kirk Cassidy contact information:

Telephone: 248-240-9200

Email: kcassidy@seniorplanningadvisors.com

Supervised Person Brochure

Part 2B of Form ADV

Charleen N. Maune



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This brochure supplement provides information about Charleen Maune and supplements Strategic Investment Advisors, LLC's brochure. You should have received a copy of that brochure. Please contact Charleen Maune if you did not receive Strategic Investment Advisors, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Charleen Maune (CRD #7312551) is available on the SEC's website at www.adviserinfo.sec.gov.

August 29, 2023

Brochure Supplement (Part 2B of Form ADV)

Supervised Person Brochure

Charleen Maune

- Year of birth: 1983
-

Educational Background and Business Experience

Educational Background:

- East Central College; Associate Degree-General Education; 2005

Business Experience:

- Strategic Investment Advisors, LLC; Investment Advisor Representative/ Client Services Associate; 06/2022 - Present
 - White Glove; Compliance Coordinator; 03/2022 – 06/2022
 - Hantz Financial Services, Inc.
 - Investment Advisor Representative; 11/2021 – 03/2022
 - Registered Representative; 02/2021 – 03/2022
 - Compliance Specialist; 11/2020 – 11/2021
 - Advance America; Divisional Director; 07/2012 – 10/2020
 - Merry Maids; Maid; 06/2012 – 07/2012
-

Disciplinary Information

None to report.

Other Business Activities

None to report.

Performance Based Fee Description

Ms. Maune does not receive any performance-based fees.

Supervision

Charleen Maune is supervised by Kirk Cassidy, Chief Compliance Officer of Strategic Investment Advisors, LLC. He reviews Charleen's work through client account reviews, quarterly personal transaction reports as well as face-to-face and phone interactions.

Kirk Cassidy's contact information:

Telephone: 248-240-9200

Email: kcassidy@seniorplanningadvisors.com

Supervised Person Brochure

Part 2B of Form ADV

Shawn Srivastava



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WEBSITE: www.seniorplanningadvisors.com

This brochure supplement provides information about Shawn Srivastava and supplements Strategic Investment Advisors, LLC's brochure. You should have received a copy of that brochure. Please contact Shawn Srivastava if you did not receive Strategic Investment Advisors, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Shawn Srivastava (CRD #7357136) is available on the SEC's website at www.adviserinfo.sec.gov.

August 29, 2023

Brochure Supplement (Part 2B of Form ADV)

Supervised Person Brochure

Shawn Srivastava

- Year of birth: 2000
-

Educational Background and Business Experience

Educational Background:

- Michigan State University; Bachelor of Arts- Finance; 2022

Business Experience:

- Strategic Investment Advisors, LLC; Investment Advisor Representative; 11/2022 - Present
 - Senior Planning Advisors; Administration/CSA; 06/2022 – Present
 - Full Time Student; 09/2012 – 04/2022
 - Morgan Stanley; Summer Intern; 06/2021 – 08/2021
-

Disciplinary Information

None to report.

Other Business Activities

Mr. Srivastava has a financial affiliated business as an Administrator/CSA with Senior Planning Advisors. Approximately 40% of his time is spent on this activity.

This practice does not represent a conflict of interest because he will not be recommending services from this activity.

Performance Based Fee Description

Mr. Srivastava receives typical compensation for his time at Senior Planning Advisors. He does not receive any performance-based fees.

Supervision

Shawn Srivastava is supervised by Mark Zeigler II, Chief Compliance Officer of Strategic Investment Advisors, LLC. He reviews Shawn's work through client account reviews, quarterly personal transaction reports as well as face-to-face and phone interactions.

Mark Zeigler's contact information:

Telephone: 248-567-6688

Email: mzeigler@seniorplanningadvisors.com

Jason Douglas MacLean



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This brochure supplement provides information about Jason MacLean and supplements Strategic Investment Advisors, LLC's brochure. You should have received a copy of that brochure. Please contact Jason MacLean if you did not receive Strategic Investment Advisors, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Jason MacLean (CRD #6602211) is available on the SEC's website at www.adviserinfo.sec.gov.

August 29, 2023

Brochure Supplement (Part 2B of Form ADV)

Supervised Person Brochure

Jason Douglas MacLean

- Year of birth: 1994
-

Educational Background and Business Experience

Educational Background:

- Grand Valley State University; Bachelor Degree - Interdisciplinary Studies-Leadership in Financial Management; 2016

Business Experience:

- Strategic Investment Advisors, LLC; Investment Advisor Representative; 02/2023 – Present
 - AssetMark Brokerage, LLC; Registered Representative; 05/2019 – 01/2023
 - AssetMark, Inc.; Investment Advisor Representative; 04/2019 – 01/2023
 - Global Financial Private Capital, LLC
 - Investment Advisor Representative; 07/2018 – 06/2019
 - Internal Business Consultant; 06/2017 – 06/2019
 - Flexible Plan Investments; Internal Business Consultant; 07/2016 – 05/2017
 - Waddell & Reed; Intern; 01/2016 – 05/2016
 - Fastenal; Sales Clerk; 06/2015 – 12/2015
 - Jet's Pizza; Shift Manager; 10/2013 – 04/2015
 - LPL Financial; Intern; 06/2014 – 08/2014
 - Quicken Loans; Mortgage Banking Intern; 06/2013 – 08/2013
 - Ashton Automotive; Test Assistant; 04/2012 – 08/2013
-

Disciplinary Information

None to report.

Other Business Activities

Jason MacLean does not have any outside business activities at this time.

Performance Based Fee Description

Jason MacLean does not receive any additional compensation or any performance-based fees.

Supervision

Jason MacLean is supervised by Kirk Cassidy, Chief Compliance Officer of Strategic Investment Advisors, LLC. He reviews Jason's work through client account reviews, quarterly personal transaction reports as well as face-to-face and phone interactions.

Kirk Cassidy's contact information:

Telephone: 248-240-9200

Email: kcassidy@seniorplanningadvisors.com

Matthew Dean Andreoli



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FAX: 248-327-0845

Branch Office

**1310 S. Main Street, Suite 15
Ann Arbor, MI 48104**

Branch Office

**36800 Woodward Ave, Suite 101
Bloomfield Hills, MI 48304**

EMAIL: mandreoli@seniorplanningadvisors.com

WEBSITE: www.seniorplanningadvisors.com

This brochure supplement provides information about Matthew Andreoli and supplements Strategic Investment Advisors, LLC's brochure. You should have received a copy of that brochure. Please contact Matthew Andreoli if you did not receive Strategic Investment Advisors, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Matthew Andreoli (CRD #5897469) is available on the SEC's website at www.adviserinfo.sec.gov.

August 29, 2023

Brochure Supplement (Part 2B of Form ADV)

Supervised Person Brochure

Matthew Andreoli

- Year of birth: 1990
-

Educational Background and Business Experience

Educational Background:

- Wayne State University; General Coursework; 09/2009 - Present

Business Experience:

- Strategic Investment Advisors, LLC; Investment Advisor Representative; 02/2023 – Present
 - Student; 10/2011 - Present
 - Hantz Financial Services
 - Investment Advisor Representative; 06/2017 – 01/2023
 - Registered Representative; 12/2015 – 01/2023
 - Intern/Assistant; 07/2009 – 06/2017
 - Texas De Brazil; Gaucho; 03/2011 – 05/2013
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Disciplinary Information

None to report.

Other Business Activities

Matthew Andreoli has no outside business activities as this time.

Performance Based Fee Description

Matthew Andreoli does not receive any additional compensation or performance-based fees.

Supervision

Matthew Andreoli is supervised by Kirk Cassidy, Chief Compliance Officer of Strategic Investment Advisors, LLC. He reviews Matthew's work through client account reviews, quarterly personal transaction reports as well as face-to-face and phone interactions.

Kirk Cassidy's contact information:

Telephone: 248-240-9200

Email: kcassidy@seniorplanningadvisors.com