



CLIENT RELATIONSHIP SUMMARY

Updated May 28, 2024

LVZ, Inc. (LVZ) is an investment adviser registered with the U.S. Securities and Exchange Commission. Investment advisory and brokerage services and fees are different, and it is important for you to know the difference. Please visit [investor.gov/CRS](https://www.investor.gov/CRS) for free, simple tools to research firms and financial professionals as well as for educational materials about broker dealers, investments advisers, and investing.

What investment services and advice can you provide me?

We offer investment advisory services, including investment management through our Classic and Specialty portfolio management styles and models within, as well as financial planning. As part of our services, we monitor the securities in your account on an ongoing basis. In addition, we conduct reviews upon your request or at the time of significant new deposits or withdrawals. For financial planning clients, we review your accounts and plan at your request.

We manage the portfolio models on a discretionary basis, meaning that we select the securities and amount of securities to be bought or sold in the portfolio model. However, you may elect to change your portfolio model at any time by contacting our financial professionals. We do not offer propriety products or offer advice with respect to a limited menu of products or types of investments. Generally, our portfolio models have a minimum account value of \$100,000. There is no account minimum for our financial planning services. Please see our Form ADV Part 2A, Items 4 (Advisory Services), 7 (Types of Clients), & 13 (Review of Accounts) for additional information.

Consider asking our financial professional:

- Given my financial situation, should I choose an investment advisory service? Why or why not?
- How will you choose investments to recommend to me?
- What is your relevant experience, including your licenses, education, and other qualifications? What do these qualifications mean?

What fees will I pay?

Our investment management fee is asset-based billed in advance, on a quarterly or monthly basis, according to the negotiated fee calculated as a percentage of your total account value. The maximum allowable annual investment management fee is 2.00%. These fees can be billed on a level, fixed, blended, or breakpoint basis. The more assets there are your advisory account, the more you will pay in fees; thus, the firm may have an incentive to encourage you to increase the assets in your account. Our financial planning services are billed either an hourly or flat fee that is agreed upon at the beginning of the relationship.

There is an annual \$60 maintenance fee if your account is under \$100,000. Additionally, some investments and accounts impose fees that will reduce the value of your investments. These include, but are not limited to, ticket charges on transactions, fees paid to mutual funds and ETFs, IRA maintenance fees, and overnight delivery charges.

You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce any amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying. More detailed information about our fee schedule, billing arrangements, how to pay our fees, additional costs and how we refund pre-paid fees upon termination of your agreement, are included in our Form ADV Part 2A, Item 5 (Fees and Compensation).

Consider asking our financial professional:

- Help me understand how these fees and costs might affect my investments. If I give you \$10,000 to invest, how much will go to fees and costs, and how much will be invested for me?

***What are your legal obligations to me when acting as my investment adviser?
How else does your firm make money and what conflicts of interest do you have?***

When we act as your investment adviser, we have to act in your best interest and not put our interest ahead of yours. At the same time, the way we make money creates some conflicts with your interests. You should understand and ask us about these conflicts because they can affect the investment advice we provide you. Here is an example to help you understand what this means. We engage solicitors to market our services. These solicitors are compensated for the referrals. This creates a conflict because they have an incentive to recommend as they receive additional compensation. For additional information about the solicitor arrangements and other conflicts of interest, please see Form ADV Part 2A, Item 14 (Client Referrals and Other Compensation).

Consider asking our financial professional:

- How might your conflicts of interest affect me, and how will you address them?

Additional information about other conflicts of interest are discussed in detail in our Form ADV 2A.

How do your financial professionals make money?

Our financial professionals are paid a salary or receive a portion of the asset-based advisory fee we charge. They may also receive annual bonuses, which are not based on new assets or retention of client accounts. Many of our financial professionals are also registered representatives and insurance brokers and receive compensation through commissions from these products. This additional compensation causes a conflict of interest as there is an incentive to sell commission-based products.

Do you or your financial professionals have legal or disciplinary history?

No for our firm. Yes for our financial professionals. Please visit investor.gov/CRS for a free and simple search tool to research us or our financial professionals.

Consider asking our financial professional:

- As a financial professional, do you have any disciplinary history? For what type of conduct?

For additional information, please see our Form ADV Part 2A which can be requested by emailing us at info@lvzinc.com or calling our office at 800-851-7214.

Consider asking our financial professional:

- Who is my primary contact person?
- Is he or she a representative of an investment adviser or a broker-dealer?
- Who can I talk to if I have concerns about how this person is treating me?