



SPG *Advisors*

STRATEGIC ADVICE, SOUND PLANNING SOLUTIONS

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**Disclosure Brochure
Part 2A, Form ADV**

March 2nd, 2017

This brochure provides information about the qualifications and business practices of SPG 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 425-821-9442. 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 SPG Advisors LLC (Firm CRD #284496) is available on the SEC's website at www.adviserinfo.sec.gov

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

This update is in accordance with the required annual update for Registered Investment Advisors.

Full Brochure Available

This Firm Brochure being delivered is the complete brochure for the Firm.

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Form ADV – Part 2A – Firm Brochure

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Item 4: Advisory Business

Firm Description

SPG Advisors LLC (“SPG”) was founded in 2016. SPG is fully owned by Strategic Benefits Inc. (dba Sound Planning Group). David and Katherine Stryzewski are owners of Strategic Benefits Inc.

SPG is a fee-based investment management firm. The firm does not sell annuities and insurance products, however the Managing Member is affiliated with Sound Planning Group which offers insurance products and services.

SPG does not act as a custodian of client assets.

An evaluation of each client's initial situation is provided to the client, often in the form of a net worth statement, risk or suitability analysis. Periodic reviews are also communicated to provide reminders of the specific courses of action that needs 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, tax preparers, insurance agents, etc.) are engaged directly by the client on an as-needed basis and may charge fees of their own. For example, tax preparation and to the extent an estate plan needs to be updated, the tax preparer and/or attorney will bill the client separately. Conflicts of interest will be disclosed to the client in the event they should occur.

Types of Advisory Services

SPG provides financial planning and investment supervisory services, and furnishes investment advice through consultations.

FINANCIAL PLANNING and CONSULTING

If financial planning services are applicable, the client will compensate SPG on a negotiable fixed fee or hourly 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, qualified plans, income analysis and planning, insurance policies, taxes, risk analysis, and asset recommendations. A conflict of interest exists between the interests of the investment advisor and the interests of the client in that the investment advisor representative may be an insurance agent and part of the financial plan may be a recommendation to purchase insurance products. The client is under no obligation to act upon SPG’s recommendation. 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.

If the client elects to act on any of the recommendations, the client is under no obligation to effect the transactions through SPG or any other affiliated entity or person. Financial plans will be completed and delivered inside of thirty (30) days.

SOLICITOR ARRANGEMENTS

SPG solicits the services of Third Party Money Managers (“TPM”) to manage client accounts and in return, receives solicitor fees from the TPM. SPG acts as the liaison between the client and the TPM in return for an ongoing portion of the advisory fees charged by the TPM. SPG helps the client complete the necessary paperwork of the TPM, provides ongoing services to the client, will provide the TPM with any changes in client status as provide to

SPG by the client and review the quarterly statements provided by the TPM. SPG will deliver the Form ADV Part 2, Privacy Notice and Solicitors Disclosure Statement of the TPM. Clients placed with TPMs will be billed in accordance with the TPM's Fee Schedule which will be disclosed to the client prior to signing an agreement.

SEMINARS AND WORKSHOPS

SPG holds seminars and workshops to educate the public on different types of investments and the different services they offer. The seminars are educational in nature and no specific investment or tax advice is given. SPG does charge a fee for attendance to these seminars, this is disclosed in Item 5 of this brochure.

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 objective. Clients may impose restrictions on investing in certain securities or types of securities with the TPM.

Agreements may not be assigned without prior written client consent.

Wrap Fee Programs

SPG does not sponsor a wrap fee program.

Client Assets under Management

SPG does not manage client assets.

Item 5: Fees and Compensation

Method of Compensation and Fee Schedule

SPG bases its fees on hourly fees, fixed fees and solicitor fees from the TPM. Pursuant to WAC 460-24A-145, if a client does not receive the ADV Part 2 at least 48 hours prior to entering into an investment advisory agreement, the advisory client has a right to terminate the contract without penalty within five (5) business days after entering into the contract.

FINANCIAL PLANNING and CONSULTING

SPG charges either an hourly fee or fixed fee for financial planning. Financial plans that are being charged a fixed fee are priced according to the degree of complexity associated with the client's situation. Prior to the planning process the client is provided an estimated plan fee. Services include, but are not limited to a thorough review of all applicable topics including Wills/Estate Plans/Trusts, qualified plans, Social Security and Pension options, income analysis and planning, insurance policies, taxes, risk analysis, and asset recommendations.

Clients will be given an estimated fee at the signing of the agreement with the full balance due upon delivery of the completed plan. SPG reserves the right to waive the financial planning fee if they also utilize the services provided by the TPM. Financial plans will be completed and delivered inside of thirty (30) days contingent upon timely client delivery of required documentation.

Client may cancel services within five (5) business days of signing the advisory agreement for a full refund. If the client cancels after the five (5) business days, any initial payment is forfeited and any work completed based on the hourly agreement, will be billed on a pro-rata basis.

HOURLY FEES

Financial Planning Services are offered based on a negotiable hourly rate of \$200 per hour.

FIXED FEES

Financial Planning Services are offered based on a negotiable fixed fee ranging between \$750 and \$5,000 based on the complexity of the plan and the client's needs.

The fee for financial planning services is typically based on time estimates. While average financial plans may only take a few hours to complete; more complex financial plans may take 40 hours or more. Therefore, there is a higher cost to complete the plan. An integrated financial plan attempts to address all areas of a client's financial situation along with pertinent data relating to the development of the plan, including but not limited to:

- Coordinate financial specialists, such as attorneys, bankers, insurance and other product specialists.
- Relevant personal and family data for everyone included in the financial plan.
- Goals and objectives.
- Identification of issues and problems in reaching those goals and objectives.
- Assumptions used in the plan including inflation, investment growth, and mortality rates.
- Balance sheet and net worth statement.
- Cash flow analysis, which indicates net cash flow and sources and uses of funds over the years.
- Income tax planning to minimize taxes over the duration of the financial plan.

Examples of estimated times and costs for a sample of financial plan services are as follows:

<i>Long-Term Spending (2-5 hours)</i> Fees would range from \$300 to \$1,250 <ul style="list-style-type: none">• Cash flow projection, which includes income projections and tax estimates.
<i>Education Funding (1-5 hours)</i> Fees would range from \$150 to \$1,250 <ul style="list-style-type: none">• Tax-efficient, long-term strategies for paying for children's and grandchildren's college education.
<i>Investments (3-6 hours)</i> Fees would range from \$450 to \$1,500 <ul style="list-style-type: none">• Assist in preparing an investment policy statement.• Identification of time horizon for investments.• Recommendation of an asset allocation to match risk, time horizon, and other parameters.• Recommendation for selecting a portfolio manager to implement investments (or communication with client's current investment manager, if desired).
<i>Retirement (2-5 hours)</i> Fees would range from \$300 to \$1,250 <ul style="list-style-type: none">• Review employment-related benefits, qualified plan's contributions, and other tax-deferral arrangements. Recommend ways to maximize benefits.• Estimate Social Security benefits and recommend Social Security start date and

strategies.

- Consider healthcare and long-term care in retirement.
- Income Tax
- Tax minimization and deferral strategies, including tax-free bonds and contributions to IRAs, qualified retirement plans, and college savings programs.
- Planning for Alternative Minimum Tax.

Estate Planning (2-10 hours)

Fees would range from \$300 to \$1,500

- Review of current Wills, trusts, powers of attorney, and related documents.
Recommendation of new or updated documents.
- Analyze beneficiary designations and allocation of assets by title.
- Discuss desired gifting strategies.

SOLICITOR FEES

SPG has entered into an agreement to utilize the services of third-party money manager Synergy Financial Management, LLC (“Synergy”) and receive a solicitor fee for soliciting clients. The total fee will be billed by the TPM and the TPM will pay SPG their share of the total fee as outlined in their own solicitor agreement.

<i>Fee Schedule for Synergy Financial Management, LLC</i>		
<i>Assets Under Management</i>	<i>Annualized Fee</i>	<i>Quarterly Fee</i>
Up to \$999,999	1.50%	.3750%
\$1,000,000 - \$2,999,999	1.25%	.3125%
\$3,000,000 and Up	1.00%	.2500%

Advisory fees are charged quarterly in advance. The initial fee under the Fee Schedule is calculated from the date of executed agreement to the end of the initial calendar quarter based on the agreed-upon asset deposits to be made in the Account(s). Subsequent fees will be determined for calendar quarter periods and shall be calculated on the basis of the market value of the Account(s) on the last business day of the previous quarter. Such fees shall become due and payable the first business day following the last day of each quarter.

In the event of termination Synergy will refund to Client the prorated portion of the fee for the quarter of termination. This amount will be deducted from any refund otherwise due, and any remaining balance due will be deducted from the Account(s) upon termination. Transaction processing charges paid to Custodian are not subject to refund in the event of termination of this Agreement because they were incurred at the time the service was performed. All fees due under this Agreement at termination will be deducted from Client’s Account(s) before assets are delivered from the Account(s).

SEMINARS AND WORKSHOPS

SPG holds seminars and workshops at local colleges to educate the public on different types of investments and the different services they offer for a fee between \$18 and \$68; depending on length and scope of seminar. These are usually formatted around Maximizing Social Security and Principles of Retirement Planning.

Client Payment of Fees

Investment management fees are billed quarterly in advance, meaning the TPM will bill you before the three-month period has started. Prior to deducting the fees, an invoice will be sent to the client. Fees are deducted from client account to facilitate billing. The client must consent in advance to direct debiting of their investment account.

Fees for financial plans are due upon delivery of the 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).

SPG in its sole discretion, may waive and/or reduce its portion of the advisory fee paid from TPM 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

Investment management fees are billed quarterly in advance. This will be further outlined in the TPM agreement.

External Compensation for the Sale of Securities to Clients

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

Item 6: Performance-Based Fees and Side-by-Side Management

Sharing of Capital Gains

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

Item 7: Types of Clients

Description

SPG generally provides investment advice to individuals and high net-worth individuals. Client relationships vary in scope and length of service.

Account Minimums

SPG requires a minimum balance of \$500,000. However, SPG reserves the right to waive or lower this requirement at its discretion.

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

Methods of Analysis

TPM's utilized by SGP may use various methods of analysis to determine the proper strategy for the client referred and these will be disclosed in the TPM's Form ADV Part 2.

Investing in securities involves risk of loss that clients should be prepared to bear. Past performance is not a guarantee of future returns.

The main sources of information used by TPM's may include financial newspapers and 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, Risk Tolerance, or other similar type document that outlines their objectives and their desired investment strategy.

Security Specific Material Risks

All investment programs have certain risks that are borne by the investor. The risks associated with utilizing TPM's include:

- Manager Risk
 - The TPM fails to execute the stated investment strategy
- Business Risk
 - The TPM has financial or regulatory problems

The specific risks associated with the portfolios of the TPM's which is disclosed in the TPM's Form ADV Part 2.

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

No investment adviser representatives of SPG are registered representatives of a broker-dealer.

Futures or Commodity Registration

Neither SPG nor its employees are registered or have 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

David Stryzewski is an insurance agent with Sound Planning Group and spends approximately 40% of his time in this capacity. From time to time, he will offer clients products and/or services from these activities.

This practice may present a conflict of interest because it gives an incentive to recommend products and services based on the commission 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 or services through another insurance agent of their choosing.

Mr. Stryzewski also acts as a National Mentor, Educator and Trainer for Vick & Associates, Inc. providing financial education and marketing training to advisors around the country. Less than 5% of his time is spent in this capacity.

This practice may present a conflict of interest because Mr. Stryzewski may receive solicitation-based commissions from client referrals arising from these relationships. 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.

Recommendations or Selections of Other Investment Advisors and Conflicts of Interest

SPG solicits the services of TPM's to manage client accounts. SPG acts as the liaison between the client and the TPM in return for an ongoing portion of the advisory fees charged by the TPM. SPG is responsible for:

- Helping the client complete the necessary paperwork of the TPM;
- Providing ongoing services to the client;
- Updating the TPM with any changes in client status which is provided to SPG Advisors LLC by the client;
- Reviewing the quarterly statements provided by the TPM; and
- Delivering the Form ADV Part 2, Privacy Notice and Solicitors Disclosure Statement of the TPM to the client.

Clients placed with TPMs will be billed in accordance with the TPM's Fee Schedule which will be disclosed to the client prior to signing an agreement. When referring clients to a TPM, the client's best interest will be the main determining factor of SPG.

These practices represent conflicts of interest because SPG is paid a Solicitor Fee for recommending the TPM and may choose to recommend a particular TPM based on the fee SPG is to receive. This conflict is mitigated by disclosures, procedures, and the firm's Fiduciary obligation to act in the best interest of the clients. Clients are not required to accept any recommendation of TPMs given by SPG and have the option to received investment advice through other money managers of their choosing.

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

Code of Ethics Description

The employees of SPG have committed to a Code of Ethics (“Code”). The purpose of our Code is to set forth standards of conduct expected of SPG employees and addresses conflicts that may arise. The Code defines acceptable behavior for employees of SPG. The Code reflects SPG and its supervised persons’ responsibility to act in the best interest of their client.

One area 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.

SPG’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 SPG 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.

SPG’s Code is based on the guiding principle that the interests of the client are our top priority. SPG’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

SPG and its employees do not recommend to clients securities in which we have a material financial interest.

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

SPG employees may buy or sell securities that are also held by clients. In order to mitigate conflicts of interest such as trading ahead of client transactions, employees are required to disclose all reportable securities transactions as well as provide SPG with copies of their brokerage statements.

The Chief Compliance Officer of SPG is David Stryzewski. 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.

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

SPG 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.

The Chief Compliance Officer of SPG is David Stryzewski. 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

SPG does not select broker-dealers for client transactions.

- *Directed Brokerage*
SPG utilizes TPM's and therefore it does not take direction from clients as to what broker-dealer to use.
- *Best Execution*
Investment advisors who manage or supervise client portfolios have a fiduciary obligation of best execution. SPG does not exercise discretion of client accounts.
- *Soft Dollar Arrangements*
The Securities and Exchange Commission defines soft dollar practices as arrangement under which products or services other than execution services are obtained by SPG from or through a broker-dealer in exchange for directing client transactions to the broker-dealer. As permitted by Section 28(e) of the Securities Exchange Act of 1934,

SPG does not maintain any soft dollar arrangements.

Aggregating Securities Transactions for Client Accounts

SPG does not trade for its or its clients' accounts and therefore aggregation of securities transactions is not applicable.

Item 13: Review of Accounts

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

Accounts managed by the TPM are reviewed on a quarterly basis. Account reviews are performed more frequently when market conditions dictate.

Review of Client Accounts on Non-Periodic Basis

Other conditions that may trigger a review of clients' 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 TPM's custodian. Client receives confirmations of each transaction in account from Custodian and an additional statement during any month

in which a transaction occurs. Pursuant to WAC 460-24A-106, an itemized invoice will be sent to the client from the advisor.

Item 14: Client Referrals and Other Compensation

Economic Benefits Provided to the Advisory Firm from External Sources and Conflicts of Interest

SPG receives a portion of the quarterly management fees collected by the TPM to whom SPG refers clients.

This situation creates a conflict of interest because SPG and/or its Investment Advisor Representative have an incentive to decide what TPM's to use because of the higher solicitor fees to be received by SPG. However, when referring clients to a TPM, the client's best interest will be the main determining factor of SPG.

Advisory Firm Payments for Client Referrals

SPG 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 at least quarterly. Clients are urged to compare the account statements received directly from their custodians to any performance report statements prepared by the TPM.

Item 16: Investment Discretion

Discretionary Authority for Trading

SPG does not accept discretionary authority to manage securities accounts on behalf of clients.

Item 17: Voting Client Securities

Proxy Votes

SPG 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, SPG 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 SPG does not serve as a custodian for client funds or securities and SPG does not require prepayment of fees of more than \$500 per client and six months or more in advance.

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

SPG 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

SPG nor its management personnel has had any bankruptcy petitions in the last ten years.

Item 19: Requirements for State Registered Advisors

Principal Executive Officers and Management Persons

The education and business background for all management and supervised persons can be found in the Part 2B of this Brochure.

Outside Business Activities

The outside business activities for all management and supervised persons can be found in the Part 2B of this Brochure.

Performance Based Fee Description

Mr. Stryzewski does not receive any performance based fees.

Disclosure of Material Facts Related to Arbitration or Disciplinary Actions Involving Management Persons

Mr. Stryzewski does not have any disclosures to report.

Material Relationship Maintained by this Advisory Business or Management persons with Issuers of Securities

There are no material relationships with issuers of securities to disclose.



SPG *Advisors*

STRATEGIC ADVICE, SOUND PLANNING SOLUTIONS

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**Disclosure Brochure Supplement
Part 2B, Form ADV**

March 2nd, 2017

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

Additional information about David Stryzewski (CRD #6186251) is available on the SEC's website at www.adviserinfo.sec.gov.

Brochure Supplement (Part 2B of Form ADV)
Supervised Person Brochure

Principal Executive Officer

David M. Stryzewski

- Year of birth: 1983
-

Item 2 Educational Background and Business Experience

Educational Background:

- Cascadia College; A.A. in Business and Environmental Science; 2006
- Licensed Insurance Professional with Washington State 1/2007- Present

Business Experience:

- SPG Advisors LLC; CCO/Managing Member; 06/2016 – Present
- Synergy Financial Management; Investment Advisor Representative; 08/2015 – 07/2016
- Sound Planning Group; Owner/Agent; 10/2010 – Present
- Redhawk Wealth Advisors, Inc.; Investment Advisor Representative; 06/2014 – 11/2015
- Ucentris Insured Solutions; Agent; 01/2007 – 10/2010

Professional Designations:

Certified Senior Advisors (CSA®): Certified Senior Advisors is a designation from the Society of Certified Senior Advisors. CSA® certification requirements:

- Disclose any felonies, convictions, investigations, and/or sanctions
- Pass a criminal background check
- Pass the CSA certification examination with a score of 70% or more
- Agree to abide by and uphold the CSA Code of Professional Responsibility
- Agree to comply with the policies and rules of earning and maintaining certification
- Maintain a level of competency by earning 3 hours of ethics during each 3-year recertification cycle

National Social Security Advisor (NSSA®) certification: certification is awarded by National Social Security Association, LLC, candidates must:

- Complete an eight hour educational course from an authorized educational provider encompassing social security benefits and options.
 - Pass an exam administered by The National Underwriter Company. Minimum test score 75%.
 - Renew certification bi-annually. Sixteen hours of continuing education is required for renewal.
-

Item 3 Disciplinary Information

Criminal or Civil Action: None to report

Administrative Proceeding: None to report

Self-Regulatory Proceeding: None to report

Item 4 Other Business Activities

David Stryzewski is an insurance agent with Sound Planning Group and spends approximately 40% of his time in this capacity. From time to time, he will offer clients products and/or services from these activities.

This practice may present a conflict of interest because it gives an incentive to recommend products and services based on the commission 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 or services through another insurance agent of their choosing.

Mr. Stryzewski also acts as a National Mentor, Educator and Trainer for Vick & Associates, Inc. providing financial education and marketing training to advisors around the country. Less than 5% of his time is spent in this capacity. No conflict of interest is presented by this activity.

This practice may present a conflict of interest because Mr. Stryzewski may receive solicitation-based commissions from client referrals arising from these relationships. 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.

Item 5 Additional Compensation

Mr. Stryzewski receives additional compensation in his capacity as an insurance agent and National Mentor, but he does not receive any performance based fees.

Item 6 Supervision

Since Mr. Stryzewski is the sole registered representative of SPG Advisors LLC he is solely responsible 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.

Item 7 Requirements for State-Registered Advisors

Arbitration Claims: None

Self-Regulatory Organization or Administrative Proceeding: None

Bankruptcy Petition: None



SPG *Advisors*

STRATEGIC ADVICE, SOUND PLANNING SOLUTIONS

Loren David Downs

**SPG Advisors LLC
11411 NE 124th St, Suite 255
Kirkland, WA 98034
Tel: 425-821-9442**

Loren@SPGadvisors.com

**Disclosure Brochure Supplement
Part 2B, Form ADV**

March 2nd, 2017

This brochure supplement provides information about Loren D. Downs and supplements the SPG Advisors LLC's brochure. You should have received a copy of that brochure. Please contact Mr. Downs if you did not receive the brochure or if you have any questions about the contents of this supplement.

Additional information about Loren D. Downs (CRD #6691366) is available on the SEC's website at www.adviserinfo.sec.gov.

Brochure Supplement (Part 2B of Form ADV)

Supervised Person Brochure

Principal Executive Officer

Loren D. Downs

- Year of birth: 1987
-

Item 2 Educational Background and Business Experience

Educational Background:

- Seattle Pacific University; Bachelor of Arts in Business Administration; 2007

Business Experience:

- SPG Advisors LLC; Investment Advisor Representative; 08/2016 – Present
- Strategic Benefits, Inc. DBA Sound Planning Group; Advisor Assistant; 08/2015 – Present
- JT Ventures; Advisor Assistant; 02/2015 – 08/2015
- Alcon Labs; Pharmaceutical Sales; 02/2012 – 02/2015
- CBeyond; Territory Manager; 09/2009 – 02/2012
- JT Ventures; Mortgage Assistant; 04/2007 – 09/2009
- Seattle Pacific University; Student; 09/2005 – 05/2007

Professional Designations:

National Social Security Advisor (NSSA®): Certification is awarded by National Social Security Association, LLC, candidates must:

- Complete an eight hour educational course from an authorized educational provider encompassing social security benefits and options.
 - Pass an exam administered by The National Underwriter Company. Minimum test score 75%.
 - Renew certification bi-annually. Sixteen hours of continuing education is required for renewal.
-

Item 3 Disciplinary Information

Criminal or Civil Action: None to report

Administrative Proceeding: None to report

Self-Regulatory Proceeding: None to report

Item 4 Other Business Activities

Loren Downs is an insurance agent (License #7188662) with Sound Planning Group and spends approximately 50% of his time in this capacity. From time to time, he will offer clients products and/or services from these activities.

This practice may present a conflict of interest because it gives an incentive to recommend products and services based on the commission received. This conflict is mitigated by disclosures, procedures, and the firm's Fiduciary obligation to place the best interest first and the clients are not required to purchase any products or services. Clients have the option to purchase these products or services through another insurance agent of their choosing.

Item 5 Additional Compensation

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

Item 6 Supervision

Mr. Downs is supervised by David Stryzewski, Chief Compliance Officer. Mr. Stryzewski reviews Mr. Down's work through client account reviews, quarterly personal transaction reports as well as face-to-face and phone interactions.

David Stryzewski can be reached by telephone at 425-821-9442 or by email at David@SPGadvisors.com.

Item 7 Requirements for State-Registered Advisors

Arbitration Claims: None to report

Self-Regulatory Organization or Administrative Proceeding: None to report

Bankruptcy Petition: None to report

SPG Advisors LLC

PRIVACY POLICY NOTICE

SPG Advisors LLC is committed to adhering to the requirements and expectations regarding the privacy of personal information. Privacy regulations are founded upon three definitions:

1. **Consumer** – a person who has not entered into an investment advisory relationship but has disclosed non public personal information to our firm.
2. **Client** – a person who has entered into an investment advisory relationship with the firm or that individual's designated representative.
3. **Confidential Information** – personally identifiable private information, not available from public sources, about a client or consumer. It generally includes name, address, age, social security number, assets, income, net-worth, account balances, account numbers, beneficiary information, or investment history.

Our firm collects nonpublic information about clients and consumers. We will not share nonpublic information about clients or consumers with third parties not affiliated with our firm, except as noted below:

- To complete transactions or account changes, as directed by the client
- To maintain or service a client's account
- If requested by the client
- With entities under common ownership and control of our firm
- With contracted third-parties who require the information to develop, support and deliver services
- If our firm is required or permitted by law or regulatory authorities with jurisdiction over the firm

As a client of our firm your privacy is important to us. We are dedicated to safeguarding your personal and financial information. We restrict access to confidential personal information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards to comply with federal standards to guard your confidential personal information. We continue to safeguard and keep confidential the personal and financial information of all present and past clients.

We will notify you in advance if our privacy policy is expected to change. We are required by law to deliver this *Privacy Notice* to you annually, in writing.

Please contact us with any questions about this policy.

If you wish for us not to share your information as stated above, please contact us by:

- Contact us by phone at: 425-821-9442 or
- Contact us by mail at: SPG Advisors LLC
11411 NE 124th St., Suite 255, Kirkland, WA 98034