



Larry Dietz, ChFC®, CLU®, RICP®

Form ADV Part 2B – Individual Disclosure Brochure

Investment Advisor Representative

IAR CRD Number: 1199585

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UPDATED: 09/09/2025

This brochure is a supplement to the United Advisor Group (“UAG”) Firm Brochure and provides information about your Investment Advisor Representative (“IAR”). Additional information about your IAR is also available on the SEC’s website at

www.advisorinfo.sec.gov.

Name: Larry A. Dietz

Year Born: 1950

Educational Background and Business Experience

Education:

Bachelor of Arts in English; University at Albany (NY); 1972

Designation(s):

Chartered Financial Consultant® (ChFC®)

The Chartered Financial Consultant® (ChFC®) program prepares you to meet the advanced financial planning needs of individuals, professionals and small business owners. You'll gain a sustainable advantage in this competitive field with in-depth coverage of the key financial planning disciplines, including insurance, income taxation, retirement planning, investments and estate planning. The ChFC® requires three years of full-time, relevant business experience, nine two-hour course specific proctored exams, and 30 hours of continuing education every two years. Holders of the ChFC® designation must adhere to The American College's Code of Ethics.

Program Objectives:

- Function as an ethical, competent and articulate practitioner in the field of financial planning
- Utilize the intellectual tools and framework needed to maintain relevant and current financial planning knowledge and strategies.
- Apply financial planning theory and techniques through the development of case studies and solutions.
- Apply in-depth knowledge in a holistic manner from a variety of disciplines; namely, estate planning, retirement planning or non-qualified deferred compensation.

The Chartered Life Underwriter ("CLU®")

The Chartered Life Underwriter® (CLU®) is a designation of insurance expertise, helping gain a significant advantage in a competitive market. This course of study helps by providing in-depth knowledge on the insurance needs of individuals, business owners and professional clients.

Program Learning Objectives:

- Provide guidance to clients on types and amounts of life insurance needed
- Make recommendations on aspects of risk management, including personal and business uses of a variety of insurance solutions
- Provide guidance to clients on legal aspects of life insurance contracts and beneficiaries
- Assist clients in making decisions about estate planning, including proper holding of assets and title to assets, as well as the implications of various wills and trust arrangements on financial, retirement and succession planning issues
- Provide a holistic and comprehensive approach to addressing the insurance planning needs of their clients

Retirement Income Certified Professional® ("RICP®")

The RICP® designation teaches advisers techniques and best practices used to create sustainable streams of retirement income. The education covers retirement income planning, maximizing Social Security and other income sources, minimizing risks to the plan, and managing portfolios during the asset distribution phase. The designation includes three required, college-level courses that represent a total average study time of more than 150 hours. RICP® designees must meet experience, continuing education and ethics requirements. The credential is awarded by The American College, a non-profit educator with an 85-year heritage and the highest form of academic accreditation.

Business Background:

03/2025 – Present; Investment Advisor Representative; United Advisor Group dba Zaya Wealth

03/2025 – Present; Registered Representative; Benefit Funding Services, LLC

02/2023 – 03/2025; Investment Adviser Representative; Mariner Independent

02/2023 – 03/2025; Investment Adviser Representative; LPL Financial, LLC

02/2023 – 03/2025; Registered Representative; LPL Financial, LLC

01/2020 – 02/2023, Investment Adviser Representative; Valmark Advisers, Inc.

01/2020 – 02/2023; Registered Representative; Valmark Securities, Inc.

11/2015 – 01/2020; Investment Adviser Representative; Cambridge Investment Research Advisors, Inc.

11/2015 – 01/2020; Registered Representative; Cambridge Investment Research, Inc.

Disciplinary Information

There are no legal or disciplinary events that are material to a client's or prospective client's evaluation of this advisory business.

Other Business Activities

Larry Dietz is a registered representative with Benefit Funding Services, LLC, an unaffiliated Broker Dealer. From time to time, he will offer clients recommendations or products in this separate capacity. Clients should be aware that these products or services pay a commission which can incentivize a recommendation which is based on compensation and in the best interests of the client. Clients are in no way required to utilize the services any representative of United Advisor Group in such individuals outside capacity.

Larry Dietz is a licensed independent insurance agent. During your financial planning process, you may choose to work with your financial professional in both their capacity as an investment adviser representative of United Advisor Group, as well as in their capacity as an insurance agent. As such, your financial professional, in their dual capacity as an IAR and insurance agent, may advise you to purchase insurance products (general disability insurance, life insurance, annuities, and other insurance products to you), and then assist you in implementing the recommendations by selling you those same products.

Although United Advisor Group and its investment adviser representatives owe you a

fiduciary duty, it should be noted that the receipt of a commission by the financial professional provides a variety of incentives to recommend these products. For example, Larry Dietz will earn a larger commission the more assets are invested in an annuity, therefore they are economically incentivized to recommend that you purchase an annuity over placing those assets in a brokerage or advisory account, which may provide lower total compensation. Our financial professional could also be incentivized to recommend a product that pays a commission now, versus an advisory product that pays fees over a longer period. As an example, all other variables held equal, a 5% commission paid by an insurance company upon sale of a \$100,000 annuity product, may be more attractive to a financial professional than a one percent (1%) advisory fee charged on a \$100,000 account paid over a period of five (5) years, despite the overall pre-tax compensation paid to the financial professional being equal. Note that some products pay a higher street or bonus commission than others, increasing this incentive and creating an economic incentive to favor higher fee-paying products.

In exchange for selling you insurance products, Larry Dietz may also receive additional compensation or incentives in the form of bonus commissions, gifts, meals or entertainment, reimbursement for training, marketing, education, advertising, or travel expenses associated with sponsored conferences or events. The exact compensation cannot be accurately calculated at the time of recommendation because they rely on sales goals, but you should be aware that there are a variety of forms of indirect compensation paid by carriers and insurance marketing organizations, and this compensation creates a conflict of interest.

You should be aware you have the option to implement any insurance recommendations through outside insurance brokers or agents. You are in no way required to implement any insurance product recommendations through their United Advisor Group representative in their capacity as a licensed insurance agent.

Zaya Wealth is a DBA for advisory business conducted through UAG.

Larry Dietz is the owner of Dietz NextStage Financial Management, LLC.

Additional Compensation

Larry Dietz does not receive any economic benefit from any person, company, or organization, other than United Advisor Group in exchange for providing clients advisory services through United Advisor Group. He may receive additional compensation for activities described above from his other business activities.

Supervision

As a representative of United Advisor Group, Larry Dietz is supervised by Raymond Gettins, the firm's Chief Compliance Officer. Raymond Gettins is responsible for ensuring that Larry Dietz adheres to all required regulations regarding the activities of an Investment Advisor Representative, as well as all policies and procedures outlined in the firm's Code of Ethics

and compliance manual. The phone number for Raymond Gettins is (888) 242-4912.