

Item 1 Cover Page

A.

Russell Corey Schultz

Schultz Financial Group Incorporated

ADV Part 2B, Brochure Supplement
Dated: December 2, 2022

Contact: Jennifer Specter, Chief Compliance Officer
5190 Neil Rd, Suite 450
Reno, Nevada 89502
www.sfginc.com

B.

This Brochure Supplement provides information about Russell Corey Schultz that supplements the Schultz Financial Group Incorporated (“SFG”) Brochure. You should have received a copy of that Brochure. Please contact Jennifer Specter, Chief Compliance Officer, if you did not receive SFG’s Brochure or if you have any questions about the contents of this supplement.

Additional information about Russell Corey Schultz is available on the SEC’s website at www.adviserinfo.sec.gov.

Item 2 Education Background and Business Experience

Russell Corey Schultz was born in 1955. He attended El Camino College from 1975 to 1978 and UCLA from 1980 to 1981. In 1982, Mr. Schultz, President and Chief Executive Officer, started what was to become Schultz Financial Group Incorporated.

Mr. Schultz has been a CERTIFIED FINANCIAL PLANNER™ professional since July 1994. Certified Financial Planner Board of Standards, Inc. (“CFP Board”) owns the CFP® certification mark, the CERTIFIED FINANCIAL PLANNER™ certification mark, and the CFP® certification mark (with flame design) logo in the United States (these marks are collectively referred to as the “CFP® marks”). The CFP Board authorizes use of the CFP® marks by individuals who successfully complete the CFP Board’s initial and ongoing certification requirements.

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 92,000 individuals have obtained CFP® certification.

Currently to obtain the right to use the CFP® marks, an individual must fulfill the following requirements:

- Education – Complete a college-level course of study addressing the financial planning subject areas that CFP Board’s studies have determined as necessary for the competent and professional delivery of financial planning services or an accepted equivalent, including [completion of a financial plan development capstone course](#), and attain a Bachelor’s Degree from an accredited college or university. CFP Board’s financial planning subject areas include professional conduct and regulation, general principles of financial planning, education planning, risk management and insurance planning, investment planning, income tax planning, retirement savings and income planning, and estate planning;
- Examination – Pass the comprehensive CFP® Certification Examination. The examination, administered in 6 hours, includes case studies and client scenarios designed to test one’s ability to correctly diagnose financial planning issues and apply one’s knowledge of financial planning to real world circumstances;
- Experience – CFP Board requires 6,000 hours of experience through the Standard Pathway, or 4,000 hours of experience through the Apprenticeship Pathway that meets additional requirements; and
- Ethics – Agree to be bound by CFP Board’s *Code of Ethics and Standards of Conduct*, which put clients’ interest first; acknowledge CFP Board’s right to enforce them through its *Disciplinary Rules and Procedures*; comply with the *Financial Planning Practice Standards* which determine what clients should reasonably expect from the financial planning engagement and complete a CFP® Certification Application which requires disclosure of an individual’s background, including involvement in any criminal, civil, governmental, or self-regulatory agency proceeding or inquiry, bankruptcy, customer complaint, filing, termination/internal reviews conducted by the individual’s employer or firm.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- Continuing Education – Complete 30 hours of continuing education hours accepted by the CFP Board every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of Professional Conduct*, to maintain competence and keep up with developments in the financial planning field;
- Ethics – CFP® professionals agree to adhere to the high standards of ethics and practice outlined in CFP Board’s Code of Ethics and Standards of Conduct and to acknowledge CFP Board’s right to enforce them through its Disciplinary Rules and Procedures. The Code of Ethics and Standards of Conduct require that CFP Professionals provide financial planning services in the best interests of their clients; and

- Certification Application – Properly complete a Certification Application to (i) acknowledge voluntary adherence to the [terms and conditions of certification with CFP Board](#) and (ii) disclose any involvement in criminal and civil proceedings, inquiries or investigations, bankruptcy filings, internal reviews and customer complaints.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board’s enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

You may [verify an individual's CFP®](#) certification and background through the CFP Board. The verification function will allow you to verify an individual’s certification status, CFP Board’s disciplinary history and any bankruptcy disclosures in the past ten years. Additional regulatory information may also be found through [FINRA’S BrokerCheck](#) and the [SEC’s Investment Adviser Public Disclosure databases](#), which are free tools that may be used to conduct research on the background and experience of CFP® professionals and those who held CFP® certification at one time, including with respect to employment history, regulatory actions, and investment-related licensing information, arbitrations, and complaints.

Item 3 Disciplinary Information

None.

Item 4 Other Business Activities

- A. Mr. Schultz is not actively engaged in any other investment-related businesses or occupations.
- B. Mr. Schultz is not actively engaged in any non-investment-related business or occupation for compensation.

Item 5 Additional Compensation

None.

Item 6 Supervision

SFG provides investment advisory and supervisory services in accordance with its policies and procedures manual. The primary purpose of that manual is to comply with the requirements of the Investment Advisers Act of 1940 (the “Act”). SFG’s Chief Compliance Officer, Jennifer Specter, is primarily responsible for the implementation of SFG’s Incorporated’s policies and procedures and overseeing the activities of SFG’s supervised persons under the Act. Ms. Specter is available at (775) 850-5620.

Item 1 Cover Page

A.

Vicki P. Schultz

Schultz Financial Group Incorporated

ADV Part 2B, Brochure Supplement

Dated: December 2, 2022

Contact: Jennifer Specter, Chief Compliance Officer

5190 Neil Rd, Suite 450

Reno, Nevada 89502 www.sfginc.com

B.

This Brochure Supplement provides information about Vicki P. Schultz that supplements the Schultz Financial Group Incorporated (“SFG”) Brochure. You should have received a copy of that Brochure. Please contact Jennifer Specter, Chief Compliance Officer, if you did not receive SFG’s Brochure or if you have any questions about the contents of this Brochure Supplement.

Additional information about Vicki P. Schultz is available on the SEC’s website at www.adviserinfo.sec.gov.

Item 2 Education Background and Business Experience

Vicki P. Schultz was born in 1944. She graduated from Temple University in 1966, with a degree in Education, and from California State University at Long Beach in 1983 with a Master’s Degree in Business Administration. Ms. Schultz has been employed by Schultz Financial Group Incorporated since August 1983 and is currently the Executive Vice President.

Ms. Schultz has been a CERTIFIED FINANCIAL PLANNER™ professional since February 1986. Certified Financial Planner Board of Standards, Inc. (“CFP Board”) owns the CFP® certification mark, the CERTIFIED FINANCIAL PLANNER™ certification mark, and the CFP® certification mark (with flame design) logo in the United States (these marks are collectively referred to as the “CFP® marks”). The CFP Board authorizes use of the CFP® marks by individuals who successfully complete the CFP Board’s initial and ongoing certification requirements.

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number

of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 92,000 individuals have obtained CFP® certification.

Currently to obtain the right to use the CFP® marks, an individual must fulfill the following requirements:

- Education – Complete a college-level course of study addressing the financial planning subject areas that CFP Board’s studies have determined as necessary for the competent and professional delivery of financial planning services or an accepted equivalent, including [completion of a financial plan development capstone course](#), and attain a Bachelor’s Degree from an accredited college or university. CFP Board’s financial planning subject areas include professional conduct and regulation, general principles of financial planning, education planning, risk management and insurance planning, investment planning, income tax planning, retirement savings and income planning, and estate planning;
- Examination – Pass the comprehensive CFP® Certification Examination. The examination, administered in 6 hours, includes case studies and client scenarios designed to test one’s ability to correctly diagnose financial planning issues and apply one’s knowledge of financial planning to real world circumstances;
- Experience – CFP Board requires 6,000 hours of experience through the Standard Pathway, or 4,000 hours of experience through the Apprenticeship Pathway that meets additional requirements; and
- Ethics – Agree to be bound by CFP Board’s *Code of Ethics and Standards of Conduct*, which put clients’ interest first; acknowledge CFP Board’s right to enforce them through its *Disciplinary Rules and Procedures*; comply with the *Financial Planning Practice Standards* which determine what clients should reasonably expect from the financial planning engagement and complete a CFP® Certification Application which requires disclosure of an individual’s background, including involvement in any criminal, civil, governmental, or self-regulatory agency proceeding or inquiry, bankruptcy, customer complaint, filing, termination/internal reviews conducted by the individual’s employer or firm.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- Continuing Education – Complete 30 hours of continuing education hours accepted by the CFP Board every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of Professional Conduct*, to maintain competence and keep up with developments in the financial planning field;
- Ethics – CFP® professionals agree to adhere to the high standards of ethics and practice outlined in CFP Board’s Code of Ethics and Standards of Conduct and to acknowledge CFP Board’s right to enforce them through its Disciplinary Rules and Procedures. The Code of Ethics and Standards of Conduct require that CFP Professionals provide financial planning services in the best interests of their clients; and
- Certification Application – Properly complete a Certification Application to (i) acknowledge voluntary adherence to the [terms and conditions of certification with CFP](#)

[Board](#) and (ii) disclose any involvement in criminal and civil proceedings, inquiries or investigations, bankruptcy filings, internal reviews and customer complaints.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board’s enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

You may [verify an individual's CFP®](#) certification and background through the CFP Board. The verification function will allow you to verify an individual’s certification status, CFP Board’s disciplinary history and any bankruptcy disclosures in the past ten years. Additional regulatory information may also be found through [FINRA’S BrokerCheck](#) and the [SEC’s Investment Adviser Public Disclosure databases](#), which are free tools that may be used to conduct research on the background and experience of CFP® professionals and those who held CFP® certification at one time, including with respect to employment history, regulatory actions, and investment-related licensing information, arbitrations, and complaints.

Item 3 Disciplinary Information

None.

Item 4 Other Business Activities

A. Ms. Schultz is not actively engaged in any other investment-related businesses or occupations.

B. Ms. Schultz is not actively engaged in any non-investment-related business or occupation for compensation.

Item 5 Additional Compensation

None.

Item 6 Supervision

SFG provides investment advisory and supervisory services in accordance with its policies and procedures manual. The primary purpose of that manual is to comply with the requirements of the Investment Advisers Act of 1940 (the “Act”). SFG’s Chief Compliance Officer, Jennifer Specter, is primarily responsible for the implementation of SFG’s Incorporated’s policies and procedures and overseeing the activities of SFG’s supervised persons under the Act. Ms. Specter is available at (775) 850-5620.

Item 1 Cover Page

A.

Jennifer Specter

Schultz Financial Group Incorporated

ADV Part 2B, Brochure Supplement

Dated: December 2, 2022

Contact: Jennifer Specter, Chief Compliance Officer
5190 Neil Rd, Suite 450
Reno, Nevada 89502 www.sfginc.com

B.

This Brochure Supplement provides information about Jennifer Specter that supplements the Schultz Financial Group Incorporated (“SFG”) Brochure. You should have received a copy of that Brochure. Please contact Jennifer Specter, Chief Compliance Officer, if you did not receive SFG’s Brochure or if you have any questions about the contents of this Brochure Supplement.

Additional information about Jennifer Specter is available on the SEC’s website at www.adviserinfo.sec.gov.

Item 2 Education Background and Business Experience

Jennifer Specter was born in 1971. She graduated from the University of California at San Diego in 1992, with a Bachelor of Arts degree in Psychology and from Northern Arizona University in 1995, with a Master of Arts degree in Psychology. Since June 2016, Ms. Specter has been an investment adviser representative at Schultz Financial Group, Inc. In August 2016, Ms. Specter became the Chief Compliance Officer and Chief Operating Officer at Schultz Financial Group Inc. Since January 2013, Ms. Specter has also been the owner of her own consulting firm. From August 2010 to December 2012, Ms. Specter was a Project Manager at Crain Communications Inc.

Item 3 Disciplinary Information

None.

Item 4 Other Business Activities

A. Ms. Specter is not actively engaged in any other investment-related businesses or occupations.

B. Ms. Specter is not actively engaged in any non-investment-related business or occupation for compensation.

Item 5 Additional Compensation

None.

Item 6 Supervision

SFG provides investment advisory and supervisory services in accordance with its policies and procedures manual. The primary purpose of that manual is to comply with the requirements of the Investment Advisers Act of 1940 (the “Act”). SFG’s Chief Compliance Officer, Jennifer Specter, is primarily responsible for the implementation of SFG’s Incorporated’s policies and procedures and overseeing the activities of SFG’s supervised persons under the Act. Ms. Specter is available at (775) 850-5620.

Item 1 Cover Page

A.

Alyssa Yocom

Schultz Financial Group Incorporated

ADV Part 2B, Brochure Supplement
Dated: December 2, 2022

Contact: Jennifer Specter, Chief Compliance Officer
5190 Neil Rd, Suite 450
Reno, Nevada 89502 www.sfginc.com

B.

This Brochure Supplement provides information about Alyssa Yocom that supplements the Schultz Financial Group Incorporated (“SFG”) Brochure. You should have received a copy of that Brochure. Please contact Jennifer Specter, Chief Compliance Officer, if you did not receive SFG’s Brochure or if you have any questions about the contents of this Brochure Supplement.

Additional information about Alyssa Yocom is available on the SEC’s website at www.adviserinfo.sec.gov.

Item 2 Education Background and Business Experience

Alyssa Yocom was born in 1994. She graduated from the University of Nevada at Reno in 2017, with a Bachelor of Science of degree in Business Administration and majors in Finance and Economics. She then earned her Master’s Degree in 2021 from the College for Financial Planning. She was the Controller at Iridium Technology from December 2014 through November 2018. Since March 2016, Ms. Yocom has been a financial planning associate at Schultz Financial Group, Inc.

Ms. Yocom has been a CERTIFIED FINANCIAL PLANNER™ professional since September 2019. Certified Financial Planner Board of Standards, Inc. (“CFP Board”) owns the CFP® certification mark, the CERTIFIED FINANCIAL PLANNER™ certification mark, and the CFP® certification mark (with flame design) logo in the United States (these marks are collectively

referred to as the “CFP® marks”). The CFP Board authorizes use of the CFP® marks by individuals who successfully complete the CFP Board’s initial and ongoing certification requirements.

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 92,000 individuals have obtained CFP® certification.

Currently to obtain the right to use the CFP® marks, an individual must fulfill the following requirements:

- Education – Complete a college-level course of study addressing the financial planning subject areas that CFP Board’s studies have determined as necessary for the competent and professional delivery of financial planning services or an accepted equivalent, including [completion of a financial plan development capstone course](#), and attain a Bachelor’s Degree from an accredited college or university. CFP Board’s financial planning subject areas include professional conduct and regulation, general principles of financial planning, education planning, risk management and insurance planning, investment planning, income tax planning, retirement savings and income planning, and estate planning;
- Examination – Pass the comprehensive CFP® Certification Examination. The examination, administered in 6 hours, includes case studies and client scenarios designed to test one’s ability to correctly diagnose financial planning issues and apply one’s knowledge of financial planning to real world circumstances;
- Experience – CFP Board requires 6,000 hours of experience through the Standard Pathway, or 4,000 hours of experience through the Apprenticeship Pathway that meets additional requirements; and
- Ethics – Agree to be bound by CFP Board’s *Code of Ethics and Standards of Conduct*, which put clients’ interest first; acknowledge CFP Board’s right to enforce them through its *Disciplinary Rules and Procedures*; comply with the *Financial Planning Practice Standards* which determine what clients should reasonably expect from the financial planning engagement and complete a CFP® Certification Application which requires disclosure of an individual’s background, including involvement in any criminal, civil, governmental, or self-regulatory agency proceeding or inquiry, bankruptcy, customer complaint, filing, termination/internal reviews conducted by the individual’s employer or firm.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- Continuing Education – Complete 30 hours of continuing education hours accepted by the CFP Board every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of Professional Conduct*, to maintain competence and keep up with developments in the financial planning field;
- Ethics – CFP® professionals agree to adhere to the high standards of ethics and practice outlined in CFP Board’s Code of Ethics and Standards of Conduct and to acknowledge CFP Board’s right to enforce them through its Disciplinary Rules and Procedures. The Code of Ethics and Standards of Conduct require that CFP

Professionals provide financial planning services in the best interests of their clients; and

- Certification Application – Properly complete a Certification Application to (i) acknowledge voluntary adherence to the [terms and conditions of certification with CFP Board](#) and (ii) disclose any involvement in criminal and civil proceedings, inquiries or investigations, bankruptcy filings, internal reviews and customer complaints.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board’s enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

You may [verify an individual's CFP®](#) certification and background through the CFP Board. The verification function will allow you to verify an individual’s certification status, CFP Board’s disciplinary history and any bankruptcy disclosures in the past ten years. Additional regulatory information may also be found through [FINRA’S BrokerCheck](#) and the [SEC’s Investment Adviser Public Disclosure databases](#), which are free tools that may be used to conduct research on the background and experience of CFP® professionals and those who held CFP® certification at one time, including with respect to employment history, regulatory actions, and investment-related licensing information, arbitrations, and complaints.

Ms. Yocom has held the designation of Certified Private Wealth Advisor (CPWA®) since 2022. The CPWA® designation signifies that an individual has met initial and on-going experience, ethical, education, and examination requirements for the professional designation, which is centered on management topics and strategies for high-net-worth clients. The designation is administered through Investments & Wealth Institute™. Prerequisites for the CPWA® designation include a Bachelor’s degree from an accredited college or university or one of the following designations or licenses: CIMA®, RMA®, CFA®, CFP®, ChFC® or CPA license; five years of experience in financial services; and successfully complete a comprehensive background check. CPWA® coursework can be completed through a combination of self-study and in-person executive education, or completely online. Candidates must complete the CPWA® Certification Exam, a 4 hour-long, computer-based examination. CPWA® certified professionals are required to adhere to the Investments & Wealth Institute's Code of Professional Responsibility. CPWA® certified professionals must report 40 hours of continuing education credits, including two ethics hours, every two years to maintain the certification.

Item 3 Disciplinary Information

None.

Item 4 Other Business Activities

- A. Ms. Yocom is not actively engaged in any other investment-related businesses or occupations.

B. Ms. Yocom is not actively engaged in any non-investment-related business or occupation for compensation.

Item 5 Additional Compensation

None.

Item 6 Supervision

SFG provides investment advisory and supervisory services in accordance with its policies and procedures manual. The primary purpose of that manual is to comply with the requirements of the Investment Advisers Act of 1940 (the “Act”). SFG’s Chief Compliance Officer, Jennifer Specter, is primarily responsible for the implementation of SFG’s Incorporated’s policies and procedures and overseeing the activities of SFG’s supervised persons under the Act. Ms. Specter is available at (775) 850-5620.

Item 1 Cover Page

A.

Clarissa Alesevich

Schultz Financial Group Incorporated

ADV Part 2B, Brochure Supplement

Dated: December 2, 2022

Contact: Jennifer Specter, Chief Compliance Officer

5190 Neil Rd, Suite 450

Reno, Nevada 89502 www.sfginc.com

B.

This Brochure Supplement provides information about Clarissa Alesevich that supplements the Schultz Financial Group Incorporated (“SFG”) Brochure. You should have received a copy of that Brochure. Please contact Jennifer Specter, Chief Compliance Officer, if you did not receive SFG’s Brochure or if you have any questions about the contents of this Brochure Supplement.

Additional information about Clarissa Alesevich is available on the SEC’s website at www.adviserinfo.sec.gov

Item 2 Education Background and Business Experience

Clarissa Alesevich was born in 1972. She graduated from University of Nevada, Reno in 1997 with a Bachelor of Science degree in Finance. Ms. Alesevich has been employed as a financial planning associate of Schultz Financial Group Incorporated since January 2017. From August 2015 to January 2017, she was a credit specialist at Henry Schein. From July 2013 to April 2015, she was an advisor client associate at Wells Fargo.

Ms. Alesevich has held the designation of Financial Paraplanner Qualified Professional™ (“FPQP”) since December of 2017. Individuals who hold the FPQP™ designation have completed a course of study encompassing the financial planning process, the five disciplines of financial planning and general financial planning concepts, terminology, and product categories at The College for Financial Planning, an accredited institution of higher learning, and then successfully passed a proctored exam that tests their ability to synthesize complex concepts and apply

theoretical concepts to real-life situations. Designees must adhere to the College's Standards of Professional Conduct, and complete sixteen hours of continuing education every 2 years.

Item 3 Disciplinary Information

None.

Item 4 Other Business Activities

A. Ms. Alesevich is not actively engaged in any other investment-related businesses or occupations.

B. Ms. Alesevich is not actively engaged in any non-investment-related business or occupation for compensation.

Item 5 Additional Compensation

None.

Item 6 Supervision

SFG provides investment advisory and supervisory services in accordance with its policies and procedures manual. The primary purpose of that manual is to comply with the requirements of the Investment Advisers Act of 1940 (the "Act"). SFG's Chief Compliance Officer, Jennifer Specter, is primarily responsible for the implementation of SFG's Incorporated's policies and procedures and overseeing the activities of SFG's supervised persons under the Act. Ms. Specter is available at (775) 850-5620.