

Item 1. – Cover Page For:



RETURN ON LIFE[®]

WEALTH PARTNERS

YOUR LIFE. YOUR MONEY. YOUR WAY.[®]

**PART 2B OF FORM ADV: BROCHURE SUPPLEMENT
CYNTHIA (YUANYUAN) YANG**

Return on Life[®] Wealth Partners

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Brochure Supplement Prepared on October 2, 2023

This supplement provides information about Ms. Yang that supplements the Planned Financial Services, LLC dba Return on Life[®] Wealth Partners (“Return on Life[®] Wealth Partners,” the “Adviser,” “Company,” the “Firm,” “we,” “us” or “our”) brochure (the “Brochure”). You should have received a copy of the Brochure. Please contact Mr. Frank Fantozzi, Chief Compliance Officer, at Frank@ReturnOnLifeWealth.com or (440) 740-0130 if you did not receive the Brochure or if you have any questions about the contents of this supplement. Additional information about Ms. Yang is available on the SEC’s website at www.adviserinfo.sec.gov. The searchable IARD/CRD number is 6017690.

Item 2. – Educational Background and Business Experience:

Ms. Cynthia (Yuanyuan) Yang (“Ms. Yang”) is a Wealth Advisor of Planned Financial Services, LLC dba Return on Life® Wealth Partners (“Return on Life® Wealth Partners,” the “Adviser,” “Company,” the “Firm,” “we,” “us” or “our”), an Ohio limited liability company, and investment adviser registered with the U.S. Securities and Exchange Commission (the “SEC”) pursuant to the Investment Advisers Act of 1940, as amended (the “Advisers Act”). Ms. Yang was born in 1982 and has over ten (10) years of experience in the financial services industry.

Ms. Yang joined Return on Life® Wealth Partners in 2012 and leads the Return on Life® Wealth Partners Investment Committee where she is responsible for conducting investment due diligence research and constructing, reviewing and adjusting our Return on Life® Wealth Partners Strategic Portfolios on a regular and timely basis. This includes due diligence research on investment vehicles to identify opportunities to potentially enhance investment returns while managing market risk; in-depth research on alternative investments, including non-traded real estate investment trusts (REITs), business development companies (BDCs), hedge funds, private equities and opportunity zone funds; tax-loss harvesting to help manage investment tax exposure; and providing personalized financial and investment recommendations.

Education Background:

Ms. Yang earned a Bachelor of Science degree in Management at Beijing Wuzi University in 2005 and received her Master of Finance and Accounting from the University of Adelaide in 2008. She is a member of Golden Key International Honour Society. She has professional designations, a Chartered Financial Analyst (CFA®) and Chartered Alternative Investment Analyst (CAIA®) and holds a Certificate in Investment Performance Management (CIPM). For more information on the qualifications of these designation, please see below. Ms. Yang is also licensed as an investment advisor representative.

Designations:

Chartered Financial Analyst (“CFA®”) - Individuals who hold the CFA® designation must pass three levels of the CFA exam in succession, estimated 300-hour of study time for each level. In addition, they have 4,000 hours of professional work experience with a focus on investment decision-making in no less than 36 months and a bachelor’s or equivalent degree or minimum four years of professional experience in the investment decision-making process. In addition, in connection with the ethics requirements, these individuals adhere to the highest ethical and professional standards in the investment decision-making process and practices. The continuing education required is 20 hours every year. The issuing organization is CFA Institute.

Chartered Alternative Investment Analyst (“CAIA”) – The CAIA Program is designed to facilitate self-directed learning for today’s busy professionals through a comprehensive set of readings on risk-return attributes of institutional quality alternative assets. Candidates’ knowledge is assessed through exams, administered globally at computerized testing centers. The program is organized into two levels of study; the Level I and Level II exams are offered twice each year, in March and September, giving candidates the opportunity to earn the CAIA

Charter within a single year. CAIA candidates must pass both Level I and Level II of the CAIA exam to qualify for the CAIA Charter. Once a qualified candidate completes the CAIA Program, he or she is eligible for CAIA membership. Professional experience includes full-time employment in a professional capacity within the bank regulatory, banking, financial, or related fields. CAIA Charter Holders must have over one year of professional experience and a U.S. bachelor's degree (or equivalent) or four years of professional experience.

Certificate in Investment Performance Measurement™ designation (“CIPM®”) – The CIPM program is a specialized course of study offered by the CFA Institute that leads to the CIPM certificate and is dedicated to investment performance evaluation and presentation. The program promotes professional ethics, global best practices in investment performance measurement, attribution, appraisal, and reporting techniques as well as proficiency using the increasingly important Global Investment Performance Standards (GIPS)®. To earn the CIPM certificate, candidates must qualify for or pass two exams and have two years of professional experience substantially entailing performance related activities or four years in the investment industry. Additional information about the CIPM designation can be found at www.cfainstitute.org/programs/cipm.

Business Background:

Prior to joining Return on Life® Wealth Partners, Cynthia was a tutor for three years at the University of Adelaide Business School in Australia. Please see below for additional information.

Return on Life® Wealth Partners – Investment Adviser Representative
07/2016– Present

LPL Financial, LLC - Registered Representative
03/2012 – Present

Fairhill Partners - Volunteer
09/2011 – 12/2011

Item 3. – Disciplinary Information

Ms. Yang (the “supervised person”) has not been involved with any legal or disciplinary events material to a client’s or prospective client’s evaluation of the supervised person.

Item 4. – Other Business Activities:

A. Ms. Yang is dually registered with LPL Financial, an SEC registered Investment Adviser. Investment advice is provided through LPL Financial for a fee separate and apart from the investment advisory services your advisor offers through Return on Life® Wealth Partners. Prior to receiving investment advice through this separate entity, clients are required to enter into a separate agreement with LPL Financial.

B. Ms. Yang is an Insurance Licensed Registered Representative: The supervised person is

actively engaged in other investment-related businesses or occupations. Ms. Yang is also a broker or registered representative of LPL Financial and receives commissions and other types of compensation for the sale of securities. She also sells insurance and receives commissions for insurance product sales. The potential for the receipt of commissions provides an incentive to recommend investment or insurance products based on the compensation received, rather than on the client's needs. However, Ms. Yang may only recommend securities and insurance products that she believes are in your best interests. If you have any questions regarding the compensation Ms. Yang receives when recommending a product, you should ask her. You are under no obligation to purchase investment products or insurance through Ms. Yang.

Furthermore, because of the relationship between Return on Life® Wealth Partners and LPL Financial there may be a conflict of interest to clients because our firm indirectly receives compensation (commissions, trails, or other compensation from the respective insurance products) as a result of effecting insurance transactions for any mutual clients of Return on Life® Wealth Partners and LPL Financial. Commissions generated by insurance sales do not offset regular advisory fees. Our firm has an incentive to recommend insurance products and this incentive creates a conflict of interest between your interests and our Firm. We mitigate this conflict by disclosing to clients they have the right to decide whether or not to engage the services of our affiliated Insurance agency. Further, clients should note they have the right to decide whether to act on the recommendations and the right to choose any professional to execute the advice for any insurance products through any licensed insurance agent not affiliated with our Firm. We recognize the fiduciary responsibility to place the client's interests first and have established policies in this regard to avoid any conflicts of interest.

Item 5. – Additional Compensation:

Ms. Yang may receive economic benefits from persons other than clients in connection with advisory services. Ms. Yang provides services in an Asset Management account and may recommend mutual funds. Only no-load and load-waived mutual funds are available to be purchased in such asset management accounts. However, some of these mutual funds may pay distribution or service fees (e.g., 12b-1 fees) payable to LPL Financial. However, when your investment advisor representative provides investment advisory services, it is as a fiduciary under the Investment Advisers Act and has a duty to act in your best interest and to make full and fair disclosure to you of all material facts and conflicts of interest. Ms. Yang may receive compensation from product sponsors. Compensation may include such items as gifts valued at less than \$100 annually, an occasional dinner or ticket to a sporting event, or reimbursement in connection with educational or training events or marketing or advertising initiatives. Such compensation may not be tied to the sale of any products. LPL Financial shares a portion of the account fee you pay with your advisor, which may be more than what would have been received at another investment advisor firm. This compensation may also include other types of compensation, such as bonuses, awards or other things of value offered by LPL Financial. LPL Financial may pay your advisor in different ways, such as payments based on production, awards of stock options to purchase shares of LPL Financial's parent company, LPL Financial Holdings Inc., reimbursement of fees that she may pay to LPL Financial for items such as administrative services, and other things of value such as free or reduced-cost marketing materials, payments in connection with the transition of association

from another broker/dealer or investment advisor firm to LPL Financial, advances of advisory fees, or attendance at LPL Financial's national conference or top producer forums and events. LPL Financial may pay your advisor this compensation based on her overall business production and/or on the amount of assets serviced in LPL Financial advisory programs. Therefore, the amount of this compensation may be more than what would be received if a client participated in other LPL Financial programs, programs of other investment advisor firms or paid separately for investment advice, brokerage and other client services. Therefore, your advisor may have a financial incentive to recommend an advisory program over other programs and services. However, your advisor may only recommend a program or service that is believed to be appropriate for you.

Item 6. – Supervision:

Ms. Yang understands that she owes a fiduciary duty to clients and therefore must serve the interests of clients with a high standard of care and diligence in accordance with Return on Life® Wealth Partners' internal policies and procedures. Ms. Yang takes Return on Life® Wealth Partners' internal policies and procedures seriously. Mr. Frank Fantozzi, Chief Compliance Officer, reviews Ms. Yang's personal trades in accordance with Return on Life® Wealth Partners' Code of Ethics. Mr. Fantozzi can be reached at (440) 740-0130.