

**Item 1. – Cover Page For:**



# **RETURN ON LIFE<sup>®</sup>**

## **WEALTH PARTNERS**

*YOUR LIFE. YOUR MONEY. YOUR WAY.<sup>®</sup>*

**PART 2B OF FORM ADV: BROCHURE SUPPLEMENT  
DANIELLE LECHARD**

**Return on Life<sup>®</sup> Wealth Partners**

Phone: (440) 740-0130

Frank@ReturnOnLifeWealth.com

**Brochure Supplement Prepared on October 2, 2023**

This supplement provides information about Ms. LeChard that supplements the Planned Financial Services, LLC dba Return on Life<sup>®</sup> Wealth Partners (“Return on Life<sup>®</sup> 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. LeChard is available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). The searchable IARD/CRD number is 7332229.

**Item 2. – Educational Background and Business Experience:**

Ms. LeChard (“Ms. LeChard”), **CFP®** 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. LeChard was born in 1994.

**Education Background:**

Ms. LeChard earned a Bachelor of Science in Business Management from Franciscan University of Steubenville, Ohio in 2017.

**Designations**

**Certified Financial Planner (CFP®)** - Individuals who hold the CFP® designation have completed coursework on financial planning through a CFP Board Registered Program and hold a bachelor’s degree or higher (in any discipline) from an accredited college or university. In addition, individuals have completed 6,000 hours of professional experience related to financial planning processes. In addition, in connection with the ethics requirements, these individuals adhere to high ethical and professional standards for the practice of financial planning, and act as a fiduciary when providing financial advice to the client, always putting their best interest first. Continuing education required is 30 hours every two years. The issuing organization is CFP Board.

**Business Background:**

Danielle joined Return on Life® Wealth Partners in 2022 as a wealth advisor to help simplify the lives of high-net-worth families and business owners. She plays an integral role in supporting the firm’s team of wealth advisors and client liaisons in developing customized financial strategies in areas including retirement, investment, estate, tax, insurance and business exit planning. Prior to joining Return on Life® Wealth Partners, Danielle was a Private Client Associate at Bernstein Private Wealth Management, a division of Alliance Bernstein. Before that, she was a Senior Client Operations Representative at The Bank of New York Mellon Corporation, commonly known as BNY Mellon, and a Personal Banker at PNC Bank. Please see below for additional information.

Return on Life® Wealth Partners – Wealth Advisor  
05/2022– Present

LPL Financial – Registered Representative  
05/2022 – Present

Alliance Bernstein – Private Client Associate  
12/2020 – 04/2022

The Bank of New York Mellon Corporation – Senior Client Service Representative  
08/2018 – 12/2020

***Item 3. – Disciplinary Information***

Ms. LeChard (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. LeChard 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.

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. LeChard may receive economic benefits from persons other than clients in connection with advisory services. Ms. LeChard 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. LeChard 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 he 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 his 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. LeChard understands that he 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. LeChard takes Return on Life® Wealth Partners' internal policies and procedures seriously. Mr. Frank Fantozzi, Chief Compliance Officer, reviews Ms. LeChard's personal trades in accordance with Return on Life® Wealth Partners' Code of Ethics. Mr. Fantozzi can be reached at (440) 740-0130.