

CLIENT RELATIONSHIP SUMMARY (CRS)
FORM ADV PART 3

INTRODUCTION

Planned Financial Services, LLC dba Return on Life® Wealth Partners (“Return on Life® Wealth Partners” or the “Firm”) is an investment adviser registered with the Securities and Exchange Commission (“SEC”) under the Investment Advisers Act of 1940, as amended. Brokerage and investment advisory services and fees differ, and it is important for you to understand these differences. Free and simple tools are available to research firms and financial professionals at Investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers, and investing.

What is the difference between a Broker and an Adviser (like Return on Life® Wealth Partners), and how do fees differ?

An **investment adviser** provides investment advice and ongoing portfolio management services for a fee, typically based on a percentage of assets under management or other agreed-upon compensation. A **broker-dealer** generally provides transaction-based services, acting as an intermediary between buyers and sellers of securities and typically receiving commissions or other transaction-based compensation. Depending on the services provided, the fees and conflicts of interest may differ.

RELATIONSHIPS AND SERVICES

What investment services and advice can you provide me?

The Firm provides fee-based comprehensive financial planning and investment advisory services primarily to individuals, high net worth individuals, individual separate accounts, and pension and profit-sharing plans (but not plan participants or government pension plans). For investment management programs offered by the Firm, services generally include ongoing monitoring of client portfolios in accordance with the terms of the applicable investment advisory agreement. Financial planning services are provided on a project or consultative basis and do not include ongoing portfolio monitoring unless separately agreed upon. In addition, the Firm offers clients access to various investment advisory programs through LPL Financial LLC (“LPL”). LPL acts as the Firm’s fully disclosed clearing firm for broker-dealer products and services and provides certain back and middle office services pursuant to a services agreement. As a result, conflicts of interest may exist related to compensation arrangements between the Firm and LPL (see Item 14 – Client Referrals and Other Compensation of the Form ADV Part 2A brochure). The Firm may impose minimum account size requirements for certain advisory programs, which are described in the Form ADV Part 2A brochure.

For employer-sponsored retirement plans with participant-directed investments, Return on Life® Wealth Partners dba 401(k) Prosperity™ provides advisory services to plan sponsors using LPL’s platform. Under these arrangements, the Firm may act as an investment adviser under Section 3(21) or 3(38) of the Employee Retirement Income Security Act of 1974 (“ERISA”), as applicable.

In summary, we provide:

- **Discretionary Investment Management.** Clients authorize the Firm to investigate, purchase, and sell securities on their behalf without prior approval for each transaction, subject to the terms of the advisory agreement. Clients may terminate discretionary authority upon written notice.
- **Non-Discretionary Investment Management.** The Firm executes purchases and sales of securities only after obtaining client approval for each transaction.

For additional information, please see Items 4, 7, 8, 13, and 16 of our Form ADV Part 2A brochure at:

<https://adviserinfo.sec.gov/firm/summary/112879>

Conversation Starters:

Questions you may wish to ask our financial professionals. “What is your relevant experience, including your licenses and other qualifications?”

FEES, COSTS, CONFLICTS, AND STANDARDS OF CONDUCT

What fees will I pay?

Investment management fees are based on an annual percentage of assets under management and are applied to the household asset value on a pro rata basis. Fees are generally billed quarterly in advance, although some clients may request monthly billing as permitted under their advisory agreement. When calculating advisory fees, securities held in client accounts are valued using the portfolio accounting system utilized by the Firm. Fees are assessed on all assets under management, including securities, cash, money market balances, and margin balances, where applicable. Other fees and costs related to brokerage, custodial services, transaction charges, and product expenses (such as mutual fund or ETF expenses) are separate from and in addition to our advisory fees. You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce the amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying.

For additional information, please see Item 5 of our Form ADV Part 2A brochure here:

<https://adviserinfo.sec.gov/firm/summary/112879>

Conversation Starters:

Questions you may wish to ask our registered representatives.

“If I give you \$10,000 to invest, how much will go to fees and costs, and how much will be invested for me?”

CONFLICTS OF INTEREST

What is your legal obligation to me when providing recommendations as my investment adviser?

How else does the firm make money and what conflicts of interest do you have?

When we act as your investment adviser, we have a fiduciary duty to act in your best interest and not place our interests ahead of yours. However, the way we are compensated creates conflicts of interest that you should understand. Many of our financial professionals are dually registered as registered representatives of a broker-dealer and as investment adviser representatives. Depending on the services provided, your financial professional may act in a brokerage or advisory capacity. The compensation structures for those services differ and may create incentives. You should understand in which capacity we are acting when providing a recommendation, as the applicable standard of conduct and compensation structure may differ.

The Firm receives compensation from third parties in connection with certain investment platforms and products. For example, we receive advisory reallowance fees from LPL Financial based on a percentage of advisory assets custodied at LPL in sponsored advisory programs. Because these fees increase as assets increase, this creates an incentive for us to recommend programs that generate such compensation.

We may also receive transaction-based compensation, service fees, cash sweep-related fees, IRA and qualified plan fees, administrative servicing fees, and marketing support payments from certain investment products held in advisory or brokerage accounts. In brokerage accounts, we may receive 12b-1 fees. These forms of compensation create an incentive to recommend or maintain investments that provide higher compensation.

In addition, Mr. Fantozzi owns PFS Wealth Partners, LLC, which is under common ownership with Planned Financial Services, LLC. This affiliation creates potential conflicts of interest, which are described in Item 10 of our Form ADV Part 2A.

For additional information, please see Items 4, 5, 6, 10, and 11 of our Form ADV Part 2A brochure here:

<https://adviserinfo.sec.gov/firm/summary/112879>

Conversation Starters:

How might your conflicts of interest affect me, and how will you address them?

The conflicts described above are examples. Additional conflicts are described in our Form ADV Part 2A brochure.

HOW DO YOUR FINANCIAL PROFESSIONALS MAKE MONEY?

Our financial professionals are compensated based on a percentage of the advisory assets they service and the revenue generated from advisory and brokerage accounts. This compensation structure creates an incentive to increase the amount of assets in your accounts and to recommend services or products that generate higher compensation. For brokerage services, financial professionals may receive transaction-based compensation, including commissions or other service-related payments. In advisory programs, compensation is generally based on a percentage of assets under management.

For additional information regarding compensation and related conflicts, please refer to Item 5 and Item 14 of our Form ADV Part 2A brochure:

<https://adviserinfo.sec.gov/firm/summary/112879>

DISCIPLINARY HISTORY

Do you or your financial professional have any legal or disciplinary history?

No. Visit www.investor.gov/CRS for a free and simple search tool to research us and our financial professionals.

Conversation Starters:

“As a financial professional, do you have any disciplinary history? For what type of conduct?”

For additional information, please see Item 9 of our Form ADV Part 2A brochure here <https://adviserinfo.sec.gov/firm/summary/112879>

ADDITIONAL INFORMATION

For additional information about our services, please refer to our Form ADV Part 2A brochure at: <https://adviserinfo.sec.gov/firm/summary/112879>. You may request up-to-date information and a copy of this relationship summary by contacting us at (440) 740-0130 or Frank@ReturnOnLifeWealth.com

Conversation Starters:

“Who is my primary contact person?” “Is he or she a representative of an investment-adviser or a broker-dealer?”

“Who can I talk to if I have concerns about how my account is being handled?”