

FORM ADV
Part II - Page 1 **Uniform Application for Investment Adviser Registration**

Name of Investment Adviser:						
Address:	(Number and Street)	(City)	(State)	(Zip Code)	Area Code: ()	Telephone Number:

**This part of Form ADV gives information about the investment adviser and its business for the use of clients.
The information has not been approved or verified by any governmental authority.**

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(Schedules A, B, C, D, and E are included with Part I of this Form, for the use of regulatory bodies, and are not distributed to clients.)

Potential persons who are to respond to the collection of information contained in this form
are not required to respond unless the form displays a currently valid OMB control number.

FORM ADV**Part II - Page 2**

Applicant:

SEC File Number:

Date:

801-

Definitions for Part II

Related person -- Any officer, director or partner of applicant or any person directly or indirectly controlling, controlled by, or under common control with the applicant, including any non-clerical, non-ministerial employee.

Investment Supervisory Services -- Giving continuous investment advice to a client (or making investments for the client) based on the individual needs of the client. Individual needs include, for example, the nature of other client assets and the client's personal and family obligations.

1. A. Advisory Services and Fees. (check the applicable boxes)

For each type of service provided, state the approximate % of total advisory billings from that service. (See instruction below.)

Applicant:

- | | |
|--|---------|
| <input type="checkbox"/> (1) Provides investment supervisory services | _____ % |
| <input type="checkbox"/> (2) Manages investment advisory accounts not involving investment supervisory services | _____ % |
| <input type="checkbox"/> (3) Furnishes investment advice through consultations not included in either service described above | _____ % |
| <input type="checkbox"/> (4) Issues periodicals about securities by subscription | _____ % |
| <input type="checkbox"/> (5) Issues special reports about securities not included in any service described above | _____ % |
| <input type="checkbox"/> (6) Issues, not as part of any service described above, any charts, graphs, formulas, or other devices which clients may use to evaluate securities | _____ % |
| <input type="checkbox"/> (7) On more than an occasional basis, furnishes advice to clients on matters not involving securities | _____ % |
| <input type="checkbox"/> (8) Provides a timing service | _____ % |
| <input type="checkbox"/> (9) Furnishes advice about securities in any manner not described above | _____ % |

(Percentages should be based on applicant's last fiscal year. If applicant has not completed its first fiscal year, provide estimates of advisory billings for that year and state that the percentages are estimates.)

- | | | |
|--|--------------------------|--------------------------|
| B. Does applicant call any of the services it checked above financial planning or some similar term? | Yes | No |
| | <input type="checkbox"/> | <input type="checkbox"/> |

C. Applicant offers investment advisory services for: (check all that apply)

- | | |
|---|--|
| <input type="checkbox"/> (1) A percentage of assets under management | <input type="checkbox"/> (4) Subscription fees |
| <input type="checkbox"/> (2) Hourly charges | <input type="checkbox"/> (5) Commissions |
| <input type="checkbox"/> (3) Fixed fees (not including subscription fees) | <input type="checkbox"/> (6) Other |

D. For each checked box in A above, describe on Schedule F:

- the services provided, including the name of any publication or report issued by the adviser on a subscription basis or for a fee
- applicant's basic fee schedule, how fees are charged and whether its fees are negotiable
- when compensation is payable, and if compensation is payable before service is provided, how a client may get a refund or may terminate an investment advisory contract before its expiration date

2. Types of clients — Applicant generally provides investment advice to: (check those that apply)

- | | |
|--|---|
| <input type="checkbox"/> A. Individuals | <input type="checkbox"/> E. Trusts, estates, or charitable organizations |
| <input type="checkbox"/> B. Banks or thrift institutions | <input type="checkbox"/> F. Corporations or business entities other than those listed above |
| <input type="checkbox"/> C. Investment companies | <input type="checkbox"/> G. Other (describe on Schedule F) |
| <input type="checkbox"/> D. Pension and profit sharing plans | |

Answer all items. Complete amended pages in full, circle amended items and file with execution page (page 1).

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3. Types of Investments. Applicant offers advice on the following: (check those that apply)

- | | |
|---|---|
| <input type="checkbox"/> A. Equity securities | <input type="checkbox"/> H. United States government securities |
| <input type="checkbox"/> (1) exchange-listed securities | <input type="checkbox"/> I. Options contracts on: |
| <input type="checkbox"/> (2) securities traded over-the-counter | <input type="checkbox"/> (1) securities |
| <input type="checkbox"/> (3) foreign issuers | <input type="checkbox"/> (2) commodities |
| <input type="checkbox"/> B. Warrants | <input type="checkbox"/> J. Futures contracts on: |
| <input type="checkbox"/> C. Corporate debt securities (other than commercial paper) | <input type="checkbox"/> (1) tangibles |
| <input type="checkbox"/> D. Commercial paper | <input type="checkbox"/> (2) intangibles |
| <input type="checkbox"/> E. Certificates of deposit | <input type="checkbox"/> K. Interests in partnerships investing in: |
| <input type="checkbox"/> F. Municipal securities | <input type="checkbox"/> (1) real estate |
| <input type="checkbox"/> G. Investment company securities: | <input type="checkbox"/> (2) oil and gas interests |
| <input type="checkbox"/> (1) variable life insurance | <input type="checkbox"/> (3) other (explain on Schedule F) |
| <input type="checkbox"/> (2) variable annuities | <input type="checkbox"/> L. Other (explain on Schedule F) |
| <input type="checkbox"/> (3) mutual fund shares | |

4. Methods of Analysis, Sources of Information, and Investment Strategies.**A.** Applicant's security analysis methods include: (check those that apply)

- | | |
|--|--|
| (1) <input type="checkbox"/> Charting | (4) <input type="checkbox"/> Cyclical |
| (2) <input type="checkbox"/> Fundamental | (5) <input type="checkbox"/> Other (explain on Schedule F) |
| (3) <input type="checkbox"/> Technical | |

B. The main sources of information applicant uses include: (check those that apply)

- | | |
|--|--|
| (1) <input type="checkbox"/> Financial newspapers and magazines | (5) <input type="checkbox"/> Timing services |
| (2) <input type="checkbox"/> Inspections of corporate activities | (6) <input type="checkbox"/> Annual reports, prospectuses, filings with the Securities and Exchange Commission |
| (3) <input type="checkbox"/> Research materials prepared by others | (7) <input type="checkbox"/> Company press releases |
| (4) <input type="checkbox"/> Corporate rating services | (8) <input type="checkbox"/> Other (explain on Schedule F) |

C. The investment strategies used to implement any investment advice given to clients include: (check those that apply)

- | | |
|---|--|
| (1) <input type="checkbox"/> Long term purchases
(securities held at least a year) | (5) <input type="checkbox"/> Margin transactions |
| (2) <input type="checkbox"/> Short term purchases
(securities sold within a year) | (6) <input type="checkbox"/> Option writing, including covered options, uncovered options, or spreading strategies |
| (3) <input type="checkbox"/> Trading (securities sold within 30 days) | (7) <input type="checkbox"/> Other (explain on Schedule F) |
| (4) <input type="checkbox"/> Short sales | |

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5. Education and Business Standards.

Are there any general standards of education or business experience that applicant requires of those involved in determining or giving investment advice to clients? Yes No
 (If yes, describe these standards on Schedule F.) ☐ ☐

6. Education and Business Background.

For:

- each member of the investment committee or group that determines general investment advice to be given to clients, or
- if the applicant has no investment committee or group, each individual who determines general investment advice given to clients (if more than five, respond only for their supervisors)
- each principal executive officer of applicant or each person with similar status or performing similar functions.

On Schedule F, give the:

- name
- year of birth
- formal education after high school
- business background for the preceding five years

7. Other Business Activities. (check those that apply)

- ☐ A. Applicant is actively engaged in a business other than giving investment advice.
- ☐ B. Applicant sells products or services other than investment advice to clients.
- ☐ C. The principal business of applicant or its principal executive officers involves something other than providing investment advice.

(For each checked box describe the other activities, including the time spent on them, on Schedule F.)

8. Other Financial Industry Activities or Affiliations. (check those that apply)

- ☐ A. Applicant is registered (or has an application pending) as a securities broker-dealer.
- ☐ B. Applicant is registered (or has an application pending) as a futures commission merchant, commodity pool operator or commodity trading adviser.
- C. Applicant has arrangements that are material to its advisory business or its clients with a related person who is a:
- | | |
|--|--|
| <input type="checkbox"/> (1) broker-dealer | <input type="checkbox"/> (7) accounting firm |
| <input type="checkbox"/> (2) investment company | <input type="checkbox"/> (8) law firm |
| <input type="checkbox"/> (3) other investment adviser | <input type="checkbox"/> (9) insurance company or agency |
| <input type="checkbox"/> (4) financial planning firm | <input type="checkbox"/> (10) pension consultant |
| <input type="checkbox"/> (5) commodity pool operator, commodity trading adviser or futures commission merchant | <input type="checkbox"/> (11) real estate broker or dealer |
| <input type="checkbox"/> (6) banking or thrift institution | <input type="checkbox"/> (12) entity that creates or packages limited partnerships |

(For each checked box in C, on Schedule F identify the related person and describe the relationship and the arrangements.)

- D. Is applicant or a related person a general partner in any partnership in which clients are solicited to invest? Yes No
☐ ☐

(If yes, describe on Schedule F the partnerships and what they invest in.)

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9. Participation or Interest in Client Transactions.

Applicant or a related person: (check those that apply)

- ☐ A. As principal, buys securities for itself from or sells securities it owns to any client.
- ☐ B. As broker or agent effects securities transactions for compensation for any client.
- ☐ C. As broker or agent for any person other than a client effects transactions in which client securities are sold to or bought from a brokerage customer.
- ☐ D. Recommends to clients that they buy or sell securities or investment products in which the applicant or a related person has some financial interest.
- ☐ E. Buys or sells for itself securities that it also recommends to clients.

(For each box checked, describe on Schedule F when the applicant or a related person engages in these transactions and what restrictions, internal procedures, or disclosures are used for conflicts of interest in those transactions.)

- 10. Conditions for Managing Accounts.** Does the applicant provide investment supervisory services, manage investment advisory accounts or hold itself out as providing financial planning or some similarly termed services *and* impose a minimum dollar value of Yes No assets or other conditions for starting or maintaining an account? ☐ ☐

(If yes, describe on Schedule F.)

- 11. Review of Accounts.** If applicant provides investment supervisory services, manages investment advisory accounts, or holds itself out as providing financial planning or some similarly termed services:

- A. Describe below the reviews and reviewers of the accounts. **For reviews**, include their frequency, different levels, and triggering factors. **For reviewers**, include the number of reviewers, their titles and functions, instructions they receive from applicant on performing reviews, and number of accounts assigned each.

- B. Describe below the nature and frequency of regular reports to clients on their accounts.

Applicant:

SEC File Number:

Date:

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12. Investment or Brokerage Discretion.

A. Does applicant or any related person have authority to determine, without obtaining specific client consent, the:

- | | Yes | No |
|--|--------------------------|--------------------------|
| (1) securities to be bought or sold? | <input type="checkbox"/> | <input type="checkbox"/> |
| (2) amount of the securities to be bought or sold? | <input type="checkbox"/> | <input type="checkbox"/> |
| (3) broker or dealer to be used? | <input type="checkbox"/> | <input type="checkbox"/> |
| (4) commission rates paid? | <input type="checkbox"/> | <input type="checkbox"/> |

	Yes	No
B. Does applicant or a related person suggest brokers to clients?	<input type="checkbox"/>	<input type="checkbox"/>

For each yes answer to A describe on Schedule F any limitations on the authority. For each yes to A(3), A(4) or B, describe on Schedule F the factors considered in selecting brokers and determining the reasonableness of their commissions. If the value of products, research and services given to the applicant or a related person is a factor, describe:

- the products, research and services
- whether clients may pay commissions higher than those obtainable from other brokers in return for those products and services
- whether research is used to service all of applicant's accounts or just those accounts paying for it; and
- any procedures the applicant used during the last fiscal year to direct client transactions to a particular broker in return for products and research services received.

13. Additional Compensation.

Does the applicant or a related person have any arrangements, oral or in writing, where it:

- | | | |
|---|--------------------------|--------------------------|
| A. is paid cash by or receives some economic benefit (including commissions, equipment or non-research services) from a non-client in connection with giving advice to clients? | Yes | No |
| | <input type="checkbox"/> | <input type="checkbox"/> |
| B. directly or indirectly compensates any person for client referrals? | Yes | No |
| | <input type="checkbox"/> | <input type="checkbox"/> |

(For each yes, describe the arrangements on Schedule F.)

14. Balance Sheet. Applicant must provide a balance sheet for the most recent fiscal year on Schedule G if applicant:

- has custody of client funds or securities; or
- requires prepayment of more than \$500 in fees per client and 6 or more months in advance

	Yes	No
Has applicant provided a Schedule G balance sheet?	<input type="checkbox"/>	<input type="checkbox"/>

**Schedule F of
Form ADV
Continuation Sheet for Form ADV Part II**

Applicant:	SEC File Number:	Date:
LifeStage Wealth Management Group, LLC	801-	12/16/2008

(Do not use this Schedule as a continuation sheet for Form ADV Part I or any other schedules.)

1. Full name of applicant exactly as stated in Item 1A of Part I of Form ADV: LifeStage Wealth Management Group, LLC		IRS Empl. Ident. No.:
Item of Form (identify)	Answer	
1.D.	<p><u>Advisory Services and Fees</u></p> <p>LifeStage Wealth Management Group, LLC (the "Firm") provides fee-based Investment Management and Consulting Services to Clients. A description of both Services follows.</p> <p><u>Investment Management Services.</u> Investment Management Services include portfolio assessment, asset allocation, and ongoing reviews of the Client's portfolio. To begin services LWM will first review the Client's present financial situation to assess the Client's investment needs. After an interview is conducted, LWM will analyze the Client's individual needs, goals, time horizons and risk tolerance.</p> <p>LWM utilizes the information provided by the Client to provide recommendations for investments which may include strategies for long-range goals (i.e., retirement planning or college funding) or other segments to an investment plan that may be desired. As a value-added service, LWM incorporates financial planning advice relating to income, estate planning, and insurance coverages using long-term strategies. A written financial plan may be developed and analyzed in an effort to record needs and recommendations.</p> <p>After these initial services are provided, LWM then assists the Client transfer assets to an account custodian selected by the Client. A Representative of LWM then manages the Client's account on a discretionary basis. Investments may be made in investments of any kind, including, but not limited to, mutual funds, exchange-traded funds, annuity subaccounts, stocks, bonds, options, municipal and governmental bonds, notes or bills, and other securities. Portfolio reviews are performed at the times decided by the Client's representative. Client consultations about the account's performance occur as often as the Client prefers.</p> <p>Clients are asked to contact LWM promptly if there has been any change in the Client's financial status or investment objective information. Providing this information allows LWM to determine if there needs to be a change in investment strategies. Clients may call LWM's home office at any time during normal business hours to discuss the status of the Client's account, financial situation or investment needs.</p> <p>Clients will receive transaction statements as they are produced by the Client's account custodian, and a monthly or quarterly statement of the account from the custodian. LWM will prepare annual valuation reports and these may be accompanied by a commentary on the progress the account has made toward achieving the Client's objectives.</p> <p>LWM will not have custody of Client's funds or securities. Clients have a direct and beneficial interest in their securities, rather than an undivided interest in a pool of securities.</p> <p><u>Fees.</u> Investment Management fees are billed quarterly, after services are provided, and are based upon the value of the portfolio on the last day of the proceeding calendar quarter in accordance with the following fee schedule:</p>	

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LifeStage Wealth Management Group, LLC	801-	12/16/2008

(Do not use this Schedule as a continuation sheet for Form ADV Part I or any other schedules.)

1. Full name of applicant exactly as stated in Item 1A of Part I of Form ADV: LifeStage Wealth Management Group, LLC		IRS Empl. Ident. No.:												
Item of Form (identify)	Answer													
	<table border="0"> <tr> <td style="text-align: center;"><u>Annual Fee:</u></td> <td style="text-align: center;"><u>Quarterly Fee:</u></td> </tr> <tr> <td>1.4% of the first \$500,000 under management</td> <td>.35%</td> </tr> <tr> <td>1.2% of the next \$500,000 under management</td> <td>.30%</td> </tr> <tr> <td>1.0% of amount over \$1,000,000 under management</td> <td>.25%</td> </tr> <tr> <td>Equity Accounts</td> <td>3.0% 0.75%</td> </tr> <tr> <td>Fixed Income Accounts</td> <td>0.5% 0.125%</td> </tr> </table> <p>Fees for any partial calendar quarter are prorated. From time to time, fees may be modified at the discretion of LWM depending upon the size of the portfolio, complexity of services required or individual circumstances. Clients may bear certain charges imposed by third parties other than in connection with investments made through their accounts, including but not limited to servicing fees, and IRA or Qualified Retirement Plan fees.</p> <p>LWM's fees may be lower for clients signing contracts in the past.</p> <p>If Clients require additional consultation services outside the scope of LWM's Investment Management Services, consultation services will be provided. The fee for these additional services are based upon individual circumstances or complexities and are agreed to at the time of engagement.</p> <p>Payment of Investment Management Services fees may be paid directly by the Client or made through a debit directly to the Client's account by the custodian holding the Client's funds and securities.</p> <p>The Client or Firm may terminate the Investment Management Services at any time and without penalty upon written notice to the party.</p> <p><u>Technical Allocation Program "TAP"</u></p> <p>As described above this is an Investment Management Services program where LWM's representative will utilize monthly tactical analysis to identify the strength of various asset classes. Portfolios in the TAP program may be by LWM's representatives adjusted based on this analysis.</p> <p><u>Fees.</u> Fees for this service are 0.25% in addition to the fee schedule noted above.</p>		<u>Annual Fee:</u>	<u>Quarterly Fee:</u>	1.4% of the first \$500,000 under management	.35%	1.2% of the next \$500,000 under management	.30%	1.0% of amount over \$1,000,000 under management	.25%	Equity Accounts	3.0% 0.75%	Fixed Income Accounts	0.5% 0.125%
<u>Annual Fee:</u>	<u>Quarterly Fee:</u>													
1.4% of the first \$500,000 under management	.35%													
1.2% of the next \$500,000 under management	.30%													
1.0% of amount over \$1,000,000 under management	.25%													
Equity Accounts	3.0% 0.75%													
Fixed Income Accounts	0.5% 0.125%													
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**Schedule F of
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Continuation Sheet for Form ADV Part II**

Applicant:

LifeStage Wealth Management Group, LLC

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Date:

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(Do not use this Schedule as a continuation sheet for Form ADV Part I or any other schedules.)

<p>1. Full name of applicant exactly as stated in Item 1A of Part I of Form ADV: LifeStage Wealth Management Group, LLC</p>	<p>IRS Empl. Ident. No.:</p>
<p>Item of Form (identify)</p>	<p>Answer</p>
<p>Page 3 of 10[709302.8]</p>	<p><u>Consulting Services</u></p> <p><u>Comprehensive Advisory Services.</u> As the name of the Service implies, LWM's Comprehensive Advisory Service usually includes, but is not limited to, an analysis of a Client's existing assets, investment objectives, insurance, investments, cash flows, retirement funding, estate plans, accumulation of funds for special goals and tax situation. The scope of LWM's comprehensive plan is as broad and detailed as a Client wishes it to be. Most often, LWM's comprehensive plans address most material aspects of a Client's financial situation. For example, Clients having a large or highly-diversified securities portfolio, LWM prepares written asset allocation recommendations which assist a Client in arriving at an asset mix designed to achieve the Client's investment objective. LWM may decide that a Client's portfolio is too heavily weighted in stocks or that more long or short-term investments should be made and will make specific purchase and sale transaction recommendations designed to adjust the portfolio. LWM can analyze a Client's education and retirement funding arrangements and insurance coverages to ensure that they will meet the Client's needs. To the extent requested by a Client in writing, LWM will work with the Client's accountant or attorney while completing a plan. Most comprehensive plans and follow-up meetings to discuss the plan are completed within five months after an agreement is signed.</p> <p>LWM's fee for providing Comprehensive Advisory Services is negotiable and is quoted in advance. The fee is determined based upon the nature and scope of services requested at an hourly fee which ranges between \$100 to \$200 per hour. A flat fee may also be negotiated. One half the quoted hourly or flat fee is due at the time the service agreement is signed, with the balance due promptly after the written plan is provided. In the event of contract termination, which can occur by 30 days advance written notice from one party to the other, unearned prepaid fees are returned to the Client and the Client is obligated to pay any earned fee not yet paid.</p> <p><u>Project Advisory Services.</u> For Clients wishing to receive advice about a specific financial situation LWM will provide such services in the scope requested by the Client. Project Advisory Services are useful to Clients wishing to expand the subjects covered by Comprehensive Plan Services provided by LWM. Project Advisory Services can address:</p> <ul style="list-style-type: none"> a. Financial Position Analysis b. Investment Planning c. Investment Manager Evaluation and Selection d. Income Tax Planning e. Adequacy of insurance f. Retirement planning g. Education planning h. Estate planning i. Investment manager selection and monitoring <p>LWM's hourly fee for providing Project Advisory Services is negotiable and ranges between \$100-\$200 per hour. A flat fee may also be negotiated. The fee is quoted in advance and is</p>

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4.A., B., & C.	<p>based on the scope and nature of project services requested. One half the quoted hourly or flat is due before services begin with the balance due promptly after delivery of LWM's final invoice. In the event of contract termination, which can occur by 30 days advance written notice from one party to the other, unearned prepaid hourly fees are returned to the Client and a Client is obligated to pay any earned fee not yet paid.</p> <p>As an alternative fee for providing investment advice on smaller accounts, LWM may charge the client a one-time fee of up to 3% of the value of investments subject to LWM's advice. It is not refundable.</p> <p><u>Considerations</u></p> <p>LWM does not guarantee the result of any recommendation it makes or action it takes. Losses can occur from receiving LWM's services.</p> <p>Travel and related expenses are charged to Clients provided the expenses have been authorized in advance.</p> <p>A Client may pay a higher or lower fee than clients receiving similar services.</p> <p>Although LWM believes its investment management and consulting fees are competitive, Clients may be able to find similar services at higher or lower costs.</p> <p>There can be no assurance that transactions effected through any specific custodian result in the lowest per transaction costs possible to a Client.</p> <p>To the extent mutual funds are included as managed assets, Clients should be aware that such funds also deduct their own advisory fees and expenses which affect the fund's reported performance. Depending on the fund, a Client may be able to invest directly in the shares of a fund without incurring any sales or advisory management fees. In addition, there are tax effects pertaining to fund share redemptions made by LWM on behalf of Clients. Redemptions are taxable events which may accelerate the recognition of capital gains, and frequent redemptions may result in short term, rather than long term capital gains.</p> <p><u>Methods of Analysis and Investment Strategies</u></p> <p>LWM measures a Client's goals, risk tolerance and time horizon through an interview process in an effort to determine a plan/portfolio to best fit the Client's profile. Investment strategies may be based upon a number of concepts and determined by the type of investor.</p> <p>Investment strategies may include long-term and short-term purchases depending upon the individual needs of the Client. Since LWM believes that risk tolerance is a key element to long-term investment success, asset allocation principles are a key part of LWM's overall approach in preparing advice for Clients. The concept of asset allocation, or spreading investment among a number of asset classes (domestic stocks vs. foreign stocks; large cap</p>	

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	<p>stocks vs. small cap stocks; corporate bonds vs. government securities) is generally in the forefront of LWM's strategies. Asset allocation seeks to achieve efficient diversification of assets, to lessen risk while not sacrificing the effectiveness of the portfolio to yield the Clients objectives.</p> <p>Recommendations for or purchases of investments will be base don publicly available report sand analysis. In the case of mutual funds, recommendations will be based on reports and analysis of performance and fund managers, and certain computerized and other models for asset allocation. LWM utilizes many sources of public information to include financial news and research materials.</p>	
5.	<p><u>Education and Business Standards</u></p> <p>Certain Investment Adviser Representatives associated with LWM will be required to have the ability to successfully pass examinations and obtain Life, Disability and Variable licenses as appropriate. All Representatives giving advice must have experience and/or educational backgrounds sufficient to provide advice competently.</p>	
6.	<p><u>Education and Business Background (Principal of LWM)</u></p> <p>Loren E. Liesemeyer, CFP Year of Birth (1956) Examinations/Professional Designations: <u>MN</u>: Life, Accident and Health; and Variable Annuity Licenses <u>FINRA</u>: Series 7, 24 and 63</p> <p>Education: Alexandria Vocational Technical Institute Finance and Credit Management</p> <p>Business: LifeStage Wealth Management Group, LLC, President Registered Investment Adviser January 2004 - Present</p> <p>Loren E. Liesemeyer, d/b/a Miller-Green Financial Planning Services, Sole Proprietor Registered Investment Adviser 1996-January 2004</p> <p>Fintegra, LLC, Minneapolis, MN Registered Representative November 2007 - November 2008</p> <p>Questar Capital Corporation, Ann Arbor, MI Registered Representative January 2004-November 2007</p> <p>Sanders Morris Harris, Inc., Houston, TX, Registered Representative Broker/Dealer 2001-January 2004</p>	

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(Do not use this Schedule as a continuation sheet for Form ADV Part I or any other schedules.)

1. Full name of applicant exactly as stated in Item 1A of Part I of Form ADV: LifeStage Wealth Management Group, LLC		IRS Empl. Ident. No.:
Item of Form (identify)	Answer	
7.A., B. & C.	<p>IFG Network Securities, Atlanta, GA, Registered Representative Broker/Dealer 1994-2001</p> <p>FSC Securities Corporation, Atlanta, GA, Registered Representative Broker/Dealer 1987-1994</p> <p>Jon M. Halvorson, AAMS Year of Birth (1961)</p> <p><u>Examinations/Professional Designations:</u></p> <p>MN: Life, Accident and Health; and Variable Annuity Licenses FINRA: Series 7 and 63</p> <p><u>Education:</u></p> <p>University of Wisconsin/Eau Claire B.A. Economics</p> <p><u>Business:</u></p> <p>LifeStage Wealth Management Group, LLC, Wealth Advisor Accredited Asset Management Specialist - March 2008 - Present</p> <p>Edward D. Jones, AAMS Financial Advisor - January 2005 - March 2008</p> <p>Self Employed, Sales Representative 2003 - 2005</p> <p>G&K Services, Sales Representative 1997 - 2003</p> <p><u>Other Business Activities</u></p> <p>Loren E. Liesemeyer, CFP and Jon M. Halvorson, AAMS are licensed to provide insurance services to Clients. Insurance products are available to Clients for personal, estate and business needs. This activity accounts for approximately 15% of Mr. Liesemeyer's and Mr. Halvorson's time.</p> <p>Mr. Liesemeyer is also a unit holder of Compass Financial Holdings, LLC, a financial holding company. This activity accounts for approximately 1% of his time.</p>	
8.C. (9)	<p><u>Affiliations</u></p> <p>Mr. Liesemeyer and Mr. Halvorson are licensed life, accident and health, and variable contract agents. Normal commissions from insurance products are earned and paid by insurance</p>	
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**Schedule F of
Form ADV
Continuation Sheet for Form ADV Part II**

Applicant:	SEC File Number:	Date:
LifeStage Wealth Management Group, LLC	801-	12/16/2008

(Do not use this Schedule as a continuation sheet for Form ADV Part I or any other schedules.)

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9. D. & E.	<p>companies to them, when such products are placed directly with Clients. Insurance products are often recommended to Clients of LWM in an effort to minimize Clients' exposure to identified risks. Clients are under no obligation to purchase insurance products or companies recommended by LWM. However, Clients often do purchase such products when the need arises.</p> <p><u>Participation or Interest in Client Transactions</u></p> <p>At times the interest of LWM or related persons' accounts may coincide with the interests of Clients' accounts. However, at no time will LWM or any related person receive an added benefit or advantage over Clients with respect to transactions placed for their own accounts. In any case, LWM will generally be "last in" and "last out" for the trading day. LWM maintains a record of personal securities transactions. Clients are welcome to inquire about the personal trading activities of Advisory Representatives.</p> <p>LWM has established a Code of Ethics applicable to all persons at LWM who have access to confidential client records or to recommendations being made for client accounts. Designed to prevent conflicts of interest between the financial interests of clients and the interests of LWM's staff, the Code requires such "access persons" to obtain preapproval of certain securities transactions, to report transactions quarterly and to report all securities positions in which they have a beneficial interest at least annually. These reporting requirements allow supervisors at LWM to determine whether to allow or prohibit certain employee securities purchases and sales based on transactions made, or anticipated to be made, in the same securities for client accounts. The Code also establishes certain bookkeeping requirements relating to the new federal reporting rules. The Code is required to be reviewed annually and updated as necessary. A complete copy of LWM's Code is available upon request.</p>	
12.A. & B.	<p><u>Limited Discretion</u></p> <p>LWM will maintain limited trading discretion over Investment Management Service accounts with the proper Client authorization granted by the Client Agreement. This authority allows LWM to determine the securities to buy and sell, the amount of securities to buy and sell and when to buy and sell. Clients have the ability to give instructions with LWM to make tax deferred exchanges within mutual fund families or other instructions. LWM will not have full discretionary authority (or full power of attorney) to withdraw funds or take custody of Client funds or securities. It does have authority to debit Client accounts for its fees.</p>	
12.B.	<p><u>Brokerage Recommendations</u></p> <p>In most cases LWM will recommend custodial services of Charles Schwab & Co., Inc. ("Schwab"), a securities broker-dealer, member FINRA/SIPC or Fidelity Investors ("Fidelity"), also a securities broker-dealer, member FINRA/SIPC. Thus, LWM will not exercise discretion to evaluate the commissions and services of other broker-dealers unless unusual conditions exist and the client requests LWM to do so. Recommending Schwab or Fidelity as a client's custodian is a conflict of interest for LWM since recommending any</p>	

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13.A.	<p>other custodian may result in higher costs to LWM for computer linkages, software, client account information access, reporting and billing facilities.</p> <p>Selection of one broker-dealer, including Schwab or Fidelity, may not allow LWM to receive research from other broker-dealers in return for commission business, or allow LWM to evaluate the quality of execution services and commissions of other broker-dealers, thus may not result in best price or execution of a client's transactions.</p> <p>LWM may aggregate trades for numerous clients when its believes it is in the client's best interest to do so. When the aggregated order is filled, each client in the aggregated order receives an average price. However, aggregated orders that are partially filled are not allocated to clients on a pro-rata basis. Instead, in those instances where LWM cannot fill an aggregated order fully, the partially acquired shares are allocated to each individual client listed on LWM's allocation sheet for the full amount of each client's order until no shares remain. Shares subsequently obtained to complete an aggregated order are then allocated to clients in alternating ascending/descending order until all client orders are filled. Thus, for those clients whose shares are subsequently obtained, the share price they receive may be higher or lower than the average transaction share price paid by those clients participating in the initial aggregated order. For subsequent orders outside the initial aggregated order, if the market price of the security should fall, clients would receive a better price; however, if the market price should rise, the costs would be higher.</p> <p><u>Other Compensation</u></p> <p>Custodians, such as Schwab and Fidelity may provide LWM with a range of services and other benefits to help it conduct its business. For instance, they may pay for or provide LWM with technology solutions to help facilitate its integration with their brokerage system and streamline its operations. These services may include their proprietary integrated analysis, trading and reporting systems that allow LWM to communicate electronically with them. They also offer investment research to help LWM make well-informed investment decisions for its accounts. Trained representatives are available to provide administrative support to LWM. They may also assist LWM in its marketing activities, including providing marketing toolkits and other forms of marketing materials LWM may use or adopt for its purposes, co-sponsor events sponsored by LWM, or engage in joint marketing materials with LWM. They may assist LWM in joining its services platform and in completing documentation to enroll clients to receive its services, and this may include providing or paying for clerical staff to assist and, in some cases, paying account transfer fees or other charges LWM clients may have to pay when changing custodians or service providers.</p> <p>In limited circumstances, they may also make direct payments to LWM. For example, it may reimburse LWM for reasonable travel expenses incurred when reviewing their business and practices. They also may pay LWM for performing certain back-office, administrative, custodial support and clerical services for us in connection with client accounts for which they act as custodian. These payments may create an incentive for LWM to favor certain types of investments over others.</p>	

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Applicant: LifeStage Wealth Management Group, LLC	SEC File Number: 801-	Date: 12/16/2008
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13.B	<p>These and other services the custodians may furnish will provide benefits to LWM and may be made available at no fee or at a discounted fee and the terms may vary among advisors depending on the business they and their clients conduct with us and other factors. Their provision of these services and other benefits to LWM may be based on clients of LWM placing a certain amount of assets in accounts with them within a certain period of time. LWM may be influenced by this in recommending or requiring that its clients establish accounts with us. These products and services may not necessarily benefit a client's account.</p> <p>Custodians and LWM may agree to pricing (including commissions and transaction account and service fees) for LWM's client accounts at their firm based on the nature and scope of business LWM does with them, including the current and future expected amount of LWM's client assets in their custody, the types of securities managed by LWM, and expected frequency of LWM's trading. They may change this pricing and the services and other benefits they provide if the nature or scope of LWM's business with them changes or does not reach certain levels, in which case pricing for LWM's client accounts may increase to an amount they decide but not to exceed their standard pricing for advisors that custody with them.</p> <p>For these reasons, LWM may have a conflict of interest when recommending these custodians because LWM's use of any other firm could result in higher operating costs. The same conflict exists if another custodian providing similar services exists.</p> <p>For further information about the programs and incentives available to LWM in managing accounts through specific custodians, Clients may contact LWM directly.</p> <p><u>Referrals</u></p> <p>LWM does not maintain a formal relationship with any solicitor, person or firm to provide prospective Client referrals in return for a fee. From time to time, however, if a Client or other individual should refer a prospective Client to LWM, Loren E. Liesemeyer, CFP or Jon M. Halvorson, AAMS may send a "thank you" gift of nominal value.</p> <p><u>Proxy Voting</u></p> <p>It is LWM's policy to allow its Client's to make all decisions being addressed in a company's or mutual fund's proxy proposals and to submit their own votes. LWM does not take independent action to vote proxies. However, LWM's professional staff will assist Clients with questions regarding proxies and proxy voting procedures.</p>	
Privacy Statement	<p><u>Privacy of Consumer Financial Information</u></p> <p>During the normal course of business, LWM may receive the following types of personal, non-public information:</p> <p>Information provided from applications, forms and other information provided to LWM either verbally or in writing. Such information includes but is not limited to your name, address,</p>	
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**Schedule F of
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Continuation Sheet for Form ADV Part II**

Applicant:

LifeStage Wealth Management Group, LLC

SEC File Number:

801-

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	<p>phone number, account information, social security number, employment, assets, income, net worth, interest and debt;</p> <p>Information about your transactions, accounts, trading activity and parties to transactions.</p> <p>Information from other outside sources providing services to you; and</p> <p>Other information that is deemed to be nonpublic personal information as defined by the Gramm-Leach-Bliley Act and by the Securities and Exchange Commission's Privacy Act, Regulation S-P, to which most states defer.</p> <p>Representatives and other associated persons of LWM realize that sharing of nonpublic personal information is an act of trust and take this issue very seriously. All information provided by Clients to LWM (including LWM's associated persons), and information and advice furnished by LWM to Clients, shall be treated as confidential and shall not be disclosed to non-affiliated third parties. Such information is disclosed when permitted by Clients with written authorization, by application to facilitate the services provided by LWM, or as required by any applicable rule, regulation or law of any regulatory or self-regulatory organization of which LWM or its associated person may be subject. For example, when LWM is routinely audited by regulatory entities, Client information may be reviewed by regulators in an effort to determine that activities and recommendations made are within compliance with state or federal rules and regulations.</p> <p>The records of LWM are maintained at the principal place of business and access to records are available on a day-to-day basis only to those persons who require information in order to deliver the investment advisory or administrative services provided by LWM.</p> <p>The prospective and current Clients of LWM are welcome to ask questions regarding LWM's policies and procedures as they related to the protection of nonpublic personal information.</p>	
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