

LifePlan Financial Advisory Group, LLC

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Disclosure Brochure

March 24, 2011

This brochure provides information about the qualifications and business practices of LifePlan Financial Advisory Group, LLC. If you have any questions about the contents of this brochure, please contact us at 248.299.4300. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority.

LifePlan Financial Advisory Group, LLC is a registered investment adviser. Registration of an investment adviser does not imply any level of skill or training. The oral and written communications of an adviser provide you with information about which you determine to hire or retain an adviser.

Additional information about LifePlan Financial Advisory Group, LLC also is available on the SEC's website at www.adviserinfo.sec.gov

Material Changes

On August 12, 2010, the United State Securities and Exchange Commission (“SEC”) published “Amendments to Form ADV” which revises the format of Form ADV Part 2 from a “check-the-box” form to a narrative brochure written in plain English. This brochure dated March 24, 2011 is prepared according to the new Form ADV Part 2 format. As a result, LifePlan Financial Advisory Group, LLC (“LifePlan Financial, we, us, our, ours”) is providing you with a brochure that not only looks different, but contains more information than our earlier disclosure documents.

We have offered or delivered information about our qualifications and business practices to clients on an annual basis. We may also provide updated disclosure information about material changes on a more frequent basis. Any summaries of changes will

include the date of our last annual update of our brochure.

Our current brochure may be requested by contacting Keith Barr, President and Chief Compliance Officer at 248.299.4300 or kbarr@lfg-online.com. Our brochure is also available on our website <http://www.lfgonline.com>. We will provide you with a new brochure at any time without charge.

Additional information about us and about persons affiliated with us who are registered as our investment adviser representatives (“your advisory representative”) is also available via the SEC’s website, at www.adviserinfo.sec.gov. Information regarding your advisory representative can also be found in the supplement to this brochure on the page shown in the table of contents to the right of this column.

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Advisory Business

LifePlan Financial is a Limited Liability Company organized under the laws of the State of Michigan. Keith Barr founded the Rochester-based investment advisory firm in 2004 and is the principal owner. LifePlan Financial is an SEC registered investment advisory firm.

Investment Management and Financial Planning Services

We offer investment management services, which are continuous and ongoing in nature. We gather the data necessary to determine your individual needs, goals, time horizons and risk tolerance. We may also request additional information such as investment history, family background information or other information pertinent to your investment expectations. The goal is to develop a mutual understanding of your risk tolerance and investment objectives.

We will prepare recommendations for investments consistent with your risk tolerance and investment objectives, which may include long-range goals, such as retirement planning or college funding. We may, in certain instances, provide additional advice that is investment advisory in nature. However, we do not consider ourselves a comprehensive financial planner or provider of additional services beyond the scope of investment management

services as outlined in our advisory agreement.

Once our recommendations have been implemented, we provide ongoing review, advice, and recommendations for your investment portfolio.

Personal Financial Planning Services

We also offer personal financial planning services on an hourly basis or on a project/flat fee basis. You may direct that our planning services focus only on particular areas of interest. In those situations, our work will be limited in scope and therefore may not consider all factors. During the engagement, you are obligated to notify us promptly of any changes in your financial conditions so that we may have the opportunity to make any necessary changes in the advice or strategies. If changes are required, additional fees may be involved.

In preparing your financial plan, we gather information that may include your

- past financial and/or investment history,
- present financial position,
- age,
- risk tolerance,
- economic goals and
- investment objectives.

We may also review certain documents such as wills, insurance policies, and other financial documents.

We will develop a financial analysis to assist you in achieving your stated goals and objectives. The financial planning process will culminate in a critical factors analysis and a strategic review, whereby formal solutions and recommendations are provided. You may choose to implement any portion or none of the Plan at your sole discretion.

If the planning services address only certain limited areas, the financial plan may not address all your circumstances and undisclosed investments or liabilities. We do not practice law or accounting. It is your responsibility to understand the need to secure the services of other professional advisers when necessary.

As part of a financial plan, we will assist you in determining your investment goals and objectives, risk tolerance and retirement plan time horizons. However, because your assets are custodied outside of our control, you will be responsible for accepting and implementing our recommendations.

Further, we will not provide investment management, supervision or portfolio monitoring services for your accounts custodied outside our control nor will we receive ongoing, asset-based compensation for those accounts. However, you may engage us to review such accounts on a periodic or annual basis for an hourly or fixed fee.

While the financial planning services may include general tax or estate plan recommendations, we do not render

professional tax or accounting services and are not responsible for the tax consequences of your account transactions. You are encouraged to consult your personal tax adviser about the tax consequences account transactions or of any particular investment held in your account.

Third Party Asset Management

We may recommend that you engage certain third party asset managers to manage all or a portion of your assets. We will provide individualized advisory services to you through the selection of suitable third party asset managers. Factors considered in the selection of third party asset managers include:

- the management style, performance, reputation, pricing and reporting capabilities of the third party asset manager;
- your risk tolerance, goals and objectives, as well as investment experience; and,
- the amount of your assets available for investment.

A complete description of the programs and services provided, the amount of total fees, the payment structure, termination provisions and other aspects of each program are detailed and disclosed in:

- the third party asset manager's brochure;
- the program wrap brochure (if

- applicable) or other applicable disclosure documents;
- the disclosure documents of the portfolio manager or managers selected; or,
- the third party asset manager's account opening documents.

A copy of all relevant disclosure documents of the third party asset manager and of the individual portfolio manager(s) will be provided to you upon request.

Needs and Restrictions

In managing your investment portfolio or in preparing your financial plan, we consider your:

- financial situation,
- risk tolerance,
- investment horizon,
- liquidity needs,
- tax considerations,
- investment objectives, and
- any other issues important to your state of affairs.

You should notify us promptly of any changes in your financial situation or investment objectives or if you wish to impose any reasonable restrictions upon the management of your account.

Assets under Management

As of February 9, 2011, we managed approximately \$44.9 million in client assets where we made all of the investment decisions. Approximately

\$13.8 million in client assets were managed where our clients made the investment decisions based upon our recommendations or the recommendations of third party asset managers.

Fees and Compensation

Fees for Investment Management and Financial Planning Services

We offer our investment management services on a fee-only basis. Our fee is calculated based upon the market value of the assets in your account on the last day of the previous quarter.

Broker-dealers and other financial institutions that hold client accounts are referred to as custodians (hereinafter referred to as "custodian/broker-dealer"). Your custodian/broker-dealer determines the values of the assets in your portfolio.

Fees for the initial quarter are based on the value of your cash and securities on the date the custodian/broker-dealer receives them and are prorated based upon the number of calendar days in the calendar quarter that our agreement is in effect. Our fee schedule is described below:

<u>Assets under Management</u>	<u>Advisory Fee¹</u>
Up to \$200,000	1.25%
\$200,001 to \$400,000	1.10%
\$400,001 to \$700,000	1.00%
\$700,001 to \$1,000,000	0.90%
\$1,000,001 to \$2,000,000	0.80%
Over \$2 million	0.70%

¹*All fees are negotiable at our sole discretion.*

In the event that Investment Management clients desire services outside the scope of our engagement, we may provide additional services at our hourly consultation rate of \$150.

Fees for personal financial planning services are computed on an hourly basis of \$150. Administrative support services are billed at the hourly rate of \$75. We require a minimum financial planning project fee of \$500.

For larger projects, we may propose a fixed fee that is dependent upon the complexity of services. A fixed fee will be agreed upon at the time of engagement.

Fees for Third Party Asset Managers

The fees applied to accounts managed by third party asset managers consist of three elements:

- management and advisory fees shared by the third party asset managers, LifePlan Financial, and our advisory representatives;
- any applicable transaction costs that may be paid to purchase and sell securities; and
- custody fees.

You should refer to the third party asset

manager's disclosure document for a full description of compensation arrangements and termination provisions.

Fee Payment Methods

Fees for Investment Management and Financial Planning Services

You must authorize us to have the custodian/broker-dealer pay us directly by charging your account. This authorization must be provided in writing. One-fourth of the annual fee is charged each calendar quarter.

Quarterly Fee Calculation

$$\text{Assets under Management} \times \text{Annual Fee} \div 4 \\ = \text{Quarterly Fee}$$

Your custodian/broker-dealer provides you with statements that show the amount paid directly to us. You should review your custodian/broker-dealer's statement and verify the calculation of our fees. Your custodian/broker-dealer does not verify the accuracy of fee calculations.

You will be billed for financial planning and consultation fees at the completion of the services, and payment is due at that time.

Fees for Third Party Managed Accounts

Fees are assessed by the third party asset managers who pay a portion of the fees

to us for services provided. You must authorize the custodian/broker-dealer for the third party asset managers to pay them directly by charging your account. This authorization must be in writing. The amount and timing of these fees vary depending on the third party asset manager.

In addition to our fee, you may be required to pay other charges such as:

- custodial fees,
- brokerage commissions,
- transaction fees,
- internal fees and expenses charged by mutual funds or exchange traded funds (“ETFs”), and
- other fees and taxes on brokerage accounts and securities transactions.

None of these fees are paid to or are shared with us.

Mutual fund companies, ETFs, and variable annuity issuers charge internal fees and expenses for their products. These fees and expenses are in addition to any advisory fees charged by us. Complete details of these internal fees and expenses are explained in the prospectuses for each investment. You are strongly encouraged to read these explanations before investing any money. You may ask us any questions you have about fees and expenses.

If you purchase mutual funds through the custodian/broker-dealer, you may pay a transaction fee that would not be charged if the transactions were made

directly through the mutual fund company. Also, mutual funds held in accounts at brokerage firms may pay internal fees that are different from funds held at the mutual fund company.

While you may purchase shares of mutual funds directly from the mutual fund company without a transaction fee, those investments would not be part of our advisory relationship with you. This means that they would not be included in our investment strategies, investment performance monitoring, or portfolio reallocations.

Please be sure to read the section entitled “Brokerage Practices,” which follows later in this brochure.

5D You must pay our advisory fees in advance of receiving our services. Should either one of us terminate the advisory agreement we have entered into before the end of a billing period, any unearned fees that were deducted from your account will be returned to you by us. The amount refunded to you is calculated by dividing the most recent advisory fee you paid by the total number of days in the quarter. This daily fee is then multiplied by the number of calendar days in the quarter that our agreement was in effect. This amount, which equals the amount we earned for the partial quarter, is subtracted from the total fee you paid in advance to determine your refund.

For first-time financial planning engagements or for larger financial

planning projects, a retainer equal to 50% of the total proposed fee may be required before the planning services begin. When a retainer is required, the balance owed will become due upon the delivery of services.

Our services can be terminated within 5 days of signing the Agreement without penalty (full refund or no fees due) when our Disclosure Brochure is not delivered at least 48 hours before the time of engagement. Otherwise, our services can be terminated at any time with a written notice. Clients are only billed for time incurred by us until receipt of the notice of termination. If a portion of the fees were prepaid, we will promptly refund any unearned fees due back to the client.

Alternatively, Consultation and Financial Planning Services terminate automatically upon the delivery of the agreed upon services.

Third Party Asset Manager Fees

The timing of payment of these fees varies depending on the third party asset manager. Generally, these fees are paid in advance and are governed by the written agreement between you and the third party asset managers.

You should refer to the independent adviser's disclosure document for a full description of compensation arrangements and termination provisions.

Performance-Based Fees

6Performance-based fees are designed to give a portion of the returns of an investment to the investment adviser as a reward for positive performance. The fee is generally a percentage of the profits made on the investments. We do not charge performance-based fees on any of our client accounts.

Types of Clients

7We provide advisory services primarily to individuals and families, including their trusts, estates and retirement accounts. As a condition for starting and maintaining an advisory relationship, we generally require a minimum portfolio size of \$100,000. We, at our sole discretion, may accept clients with smaller portfolios based upon certain factors including anticipated future earning capacity, anticipated future additional assets, account composition, related accounts, and pre-existing client relationships. We may consider the portfolios of your family members to determine if your portfolio meets the minimum size requirement.

As noted in “Fees and Compensation” above, financial planning requires a minimum fee of \$500.

Methods of Analysis, Investment Strategies and Risk of Loss

8AWe select specific investments for your portfolios. In our recommendation we exclusively use mutual funds and ETF's.

8B Although we manage your portfolio in a manner consistent with your risk tolerances, there can be no guarantee that our efforts will be successful. You should be prepared to bear the risk of loss.

All investments involve the risk of loss, including (among other things) loss of principal, a reduction in earnings (including interest, dividends and other distributions), and the loss of future earnings. These risks include market risk, interest rate risk, issuer risk, and general economic risk.

8C Our investment strategies may include long-term and short-term purchases. You may place reasonable restrictions on the strategies to be employed in your portfolio and the types of investments to be held in your portfolio.

Disciplinary Information

9 We have not been the subject of any legal or disciplinary events that would be material to your evaluation of our business or the integrity of our management.

Other Financial Industry Activities and Affiliations

We are a party to written agreements with certain third party asset managers under which we provide personal advisory services to their clients. Such personal advisory services include: qualifying their clients for a particular

third party asset managers as well as determining client's goals and objectives (determining risk tolerance and investment styles). In doing so, we may be acting as a solicitor for that third party asset manager. We receive compensation pursuant to these agreements for introducing clients to the third party asset manager and for providing the aforementioned personal advisory services. This compensation is typically equal to a percentage of the investment advisory fee charged by the third party asset manager.

Because such compensation may differ depending on the individual agreement with each third party asset manager, we may have an incentive to recommend a particular third party asset manager over other third party asset managers with which we have a less favorable compensation arrangement or alternative advisory program. Any solicitation or referral arrangements will comply with applicable laws that govern the nature of the service, fees to be paid, disclosures to clients and any necessary client consents.

Code of Ethics; Participation or Interest in Client Transactions and Personal Trading

We have adopted a *Code of Ethics* ("Code") to address the securities-related conduct of our advisory representatives and employees. The *Code* includes our policies and procedures developed to protect your interests in relation to the following:

- the duty at all times to place your interests ahead of ours;
- that all personal securities transactions of our advisory representatives and employees be conducted in a manner consistent with the *Code* and avoid any actual or potential conflict of interest, or any abuse of an advisory representative's or employee's position of trust and responsibility;
- that advisory representatives may not take inappropriate advantage of their positions;
- that information concerning the identity of your security holdings and financial circumstances are confidential; and
- that independence in the investment decision-making process is paramount.

We will provide a copy of the *Code* to you or any prospective client upon request.

We do not buy or sell securities for our firm that we also recommend to clients. Our advisory representatives and employees are permitted to buy or sell the same securities for their personal and family accounts that are bought or sold for your account(s). The personal securities transactions by advisory representatives and employees may raise potential conflicts of interest when they trade in a security that is:

- owned by you or
- considered for purchase or sale for

you.

We have adopted policies and procedures that are intended to address these conflicts of interest. These policies and procedures:

- require our advisory representatives and employees to act in your best interest,
- prohibit favoring one client over another, and
- provide for the review of transactions to discover and correct any same-day trades that result in an advisory representative or employee receiving a better price than a client.

Advisory representatives and employees must follow our procedures when purchasing or selling the same securities purchased or sold for you.

Brokerage Practices

12A.1. We may recommend broker-dealer/custodians to assist us in servicing your accounts. We are independently owned and operated and not affiliated with a broker dealer/custodian. Our use of a broker dealer/custodian is, however, a beneficial business arrangement for us and for the broker dealer/custodian. Information regarding the benefits of this relationship is described below.

In recommending a broker dealer/custodian responsible for executing transactions for your portfolios, we consider at a minimum the broker dealer/custodian's:

- existing relationship with us,
- financial strength,
- reputation,
- reporting capabilities,
- execution capabilities,
- pricing, and
- types and quality of research.

The determining factor in the selection of a broker dealer/custodian to execute transactions for your accounts is not the lowest possible transaction cost, but whether a broker dealer/custodian can provide what is in our view the best qualitative execution for your account.

A broker dealer/custodian provides us with access to its institutional trading and custody services, which includes:

- brokerage,
- custody,
- research, and
- access to mutual funds and other investments that are otherwise generally available only to institutional investors or would require a significantly higher minimum initial investment.

We are not required to affect a minimum volume of transactions or maintain a minimum dollar amount of client assets to receive these services.

A broker dealer/custodian does not charge separately for holding our clients accounts, but may be compensated by you through other transaction-related

fees associated with the securities transactions it executes for your accounts.

A broker dealer/custodian may also make available to us other products and services that benefit us but may not benefit you directly. Some of these products and services assist us in managing and administering our client accounts, such as software and other technology that:

- provide access to account data such as:
 - duplicate trade confirmations,
 - bundled duplicate account statements, and
 - access to an electronic communication network for client order entry and account information;
- facilitate trade execution, including:
 - access to a trading desk serving advisory participants exclusively and
 - access to block trading which provides the ability to combine securities transactions and then allocate the appropriate number of shares to each individual account;
- provide research, pricing information and other market data;
- facilitate payment of our fees from client accounts; and
- assist with back-office functions, record keeping and client reporting; and
- receipt of compliance publications.

A broker dealer/custodian may also make available to us other services intended to help us manage and further develop our business. These services may include:

- consulting,
- publications and conferences on practice management,
- information technology,
- business succession,
- regulatory compliance, and
- marketing.

12A.1.a. A broker dealer/custodian may also make available or arrange for these types of services to be provided to us by independent third parties. A broker dealer/custodian may discount or waive the fees it would otherwise charge for some of the services it makes available to us. It may also pay all or a part of the fees of a third party providing these services to us. Thus, we receive economic benefits as a result of our relationship with the broker dealer/custodian, because we do not have to produce or purchase the products and services listed above.

12A.1.b. Because the amount of our compensation or the products or services we receive may vary depending on the custodian/broker-dealer we recommend to be used by our clients, we may have a conflict of interest in making that recommendation. Our recommendation of specific custodian/broker-dealers may be based in part on the economic benefit

to us and not solely on the nature, cost or quality of custody and brokerage services provided to you and our other clients. We nonetheless strive to act in your best interests at all times.

12A.1.c. Commissions and other fees for transactions executed through the broker dealer/custodian may be higher than commissions and other fees available if you use another custodian/broker-dealer firm to execute transactions and maintain custody of your account. We believe, however, that the overall level of services and support provided to our clients by the broker dealer/custodian will outweigh the benefit of possibly lower transactions cost which may be available under other brokerage arrangements.

12A.1.d. Many of the services described above may be used to benefit all or a substantial number of our accounts, including accounts not maintained at through the broker dealer/custodian. We do not attempt to allocate these benefits to specific clients.

12A.3.b. You may direct us in writing to use a particular broker-dealer to execute some or all of the transactions for your account. If you do so, you are responsible for negotiating the terms and arrangements for the account with that broker-dealer. We may not be able to negotiate commissions, obtain volume discounts, or best execution. In addition, under these circumstances a difference in commission charges may exist between the commissions charged to clients who direct us to use a particular broker or

dealer and other clients who do not direct us to use a particular broker or dealer.

Review of Accounts

13A Investment Management Services involve frequent internal review of the underlying assets of your portfolio. Internal reviews may occur daily, weekly, or the frequency may depend upon the types of underlying portfolio investments, your stated expectations, or at our discretion.

Hourly Consultation and Financial Planning Services are not ongoing in nature and terminate upon the delivery of services. The advice provided may include the recommendation for updates or reviews but it is your responsibility to secure our additional services under a new engagement.

We will review reports provided to you by the third party asset managers on a quarterly basis. We will contact you at least annually, or more often as we agree upon, to review your financial situation and objectives, to communicate information to the third party asset manager managing the account as warranted, and to assist you in understanding and evaluating the services provided by the third party asset manager. You will be expected to notify us of any changes in your financial situation, investment objectives, or account restrictions.

Reviews also consider investment

restrictions requested by individual clients, investment time horizons, liquidity needs, tax considerations and other circumstances unique to each client.

Keith A. Barr, CFP™, CLU, ChFC, the President and Principal of the Advisor and Catherine S. Gearig, Advisor Representative, handle all reviews and primary client contacts.

13C You will receive statements from the custodian/broker-dealer at least quarterly. These statements identify your current investment holdings, the cost of each of those investments, and their current market values.

Client Referrals and Other Compensation

14A We are a member of the Edelman Financial Network™ (“EFN”). As a benefit of being a member of EFN, clients may be referred to LifePlan Financial through the Ric Edelman Show, a syndicated radio program that discusses investing and financial planning. Ric Edelman is majority owner of Edelman Financial Advisors, LLC, (“EFA”) a registered investment adviser that sponsors EFN. EFA offers various investment management programs through unaffiliated advisors. All services are more fully described in EFA disclosure documents. We may recommend clients enter into agreements with EFA for advisory services. We receive a portion of the advisory fee paid to EFA. In addition, EFN participants

may receive complimentary training provided by EFA based upon the level of assets placed under management. EFA is not affiliated with us.

14B We may receive certain economic benefits as a result of our participation in a broker dealer/custodian's institutional program. Those benefits are described in detail in the preceding section entitled "Brokerage Practices."

Custody

15 You will receive statements from the custodian/broker-dealer that holds your investment account on at least a quarterly basis. We urge you to carefully review these statements. You should verify that the transactions in your account are consistent with your investment goals and the objectives for your account. We also encourage you to contact your advisory representative or our Chief Compliance Officer should you have any questions or concerns regarding your account.

Investment Discretion

We offer our advisory services on a discretionary and non-discretionary basis.

Discretionary means that we do not need advance approval from you to determine the type and amount of securities to be bought and sold for your accounts.

Non-discretionary means that we need advance approval from you to determine

the type and amount of securities to be bought and sold for your accounts.

Most third party asset managers will exercise discretion in the management of your accounts. All securities transactions are decided upon and executed by the third party asset managers. We do not manage, or obtain discretionary authority over the assets in accounts participating in these programs. However, you may grant us the discretionary authority to hire and fire such third party asset managers.

We do not have the ability to choose the broker-dealer through which transactions will be executed. Additionally, we do not have the ability to withdraw funds from your account (other than to withdraw our advisory fees, which may only be done with your prior written authorization.) This discretion is used in a manner consistent with the stated investment objectives for your account, if you have given us written authorization to do so. We only exercise discretion in accounts where we have been authorized by you. This authorization is typically included in the investment advisory agreement you enter into with us.

Voting Client Securities

We do not take any action or give any advice with respect to voting of proxies solicited by or with respect to the issuers of securities in which your accounts may be invested. In addition, we do not take any action or give any advice with respect

to any securities held in any accounts that are named in or subject to class action lawsuits. We will, however, forward to you any information received by us regarding proxies and class action legal matters involving any securities held in your accounts.

We have no financial commitment that impairs our ability to meet contractual and fiduciary commitments to you and we have not been the subject of a bankruptcy proceeding.

Financial Information

Keith A. Barr, CFP, ChFC, CLU

LifePlan Financial Advisory Group, LLC

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Brochure Supplement

March 24, 2011

This brochure supplement provides information about Keith Barr that supplements the LifePlan Financial brochure. You should have received a copy of that brochure. Please contact Keith Barr, President and Chief Compliance Officer, if you did not receive LifePlan Financial's brochure or if you have any questions about the contents of this supplement.

Additional information about Keith Barr is available on the SEC's website at www.adviserinfo.sec.gov.

Educational Background and Business Experience

Keith Barr

Year of birth: 1969

Formal education includes:

- Grand Valley State University (Michigan) B.B.A. Accounting 1992
- Walsh College (Michigan) - Further Studies; Attended for the Master of Science in Financial Services

Business background includes:

- LifePlan Financial Advisory Group, LLC, Rochester Hills, MI, President & Chief Compliance Officer (2004– Present)
- LifePlan Financial Group, LLC, Rochester Hills, MI, President Insurance Services (2000 – Present)
- FSC Securities Corporation, Atlanta, GA, Registered and Advisory Representative; Broker/Dealer and Registered Investment Advisor (2000 – 2006)
- VESTAX Securities Corporation, Hudson, OH, Registered Representative and Advisory Representative; Broker/Dealer and Registered Investment Advisor (1994 – 2000)

- American Express Financial Advisors, Inc., Livonia, MI, Registered Representative; Broker/Dealer (1992 – 1994)
- IDS Life Insurance Company, Livonia, MI, Representative Insurance Company (1992 – 1994)

Professional Designations

Certified Financial Planner™, CFP® and federally registered CFP (with flame

design) marks (collectively, the “CFP® marks”) are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”).

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 62,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education – Complete an advanced 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, and attain a Bachelor's Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board's financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;

- Examination – Pass the comprehensive CFP® Certification Examination. The examination, administered in 10 hours over a two-day period, 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 – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP Board's *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals.

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 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; and
- Ethics – Renew an agreement to be bound by the *Standards of Professional Conduct*. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

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.

Chartered Financial Consultant - The Chartered Financial Consultant® (ChFC) designation program focuses on the comprehensive financial planning process as an organized way to collect and analyze information on a client's total financial situation; to identify and establish specific financial goals; and to formulate, implement, and monitor a comprehensive plan to achieve those

goals.

The ChFC program provides financial planners and others in the financial services industry with in-depth knowledge of the skills needed to perform comprehensive financial planning for their clients.

Candidates must pass an examination for the following six required courses and two elective courses to earn the ChFC designation:

Required Courses

- Financial Planning: Process and Environment
- Fundamentals of Insurance Planning
- Income Taxation
- Planning for Retirement Needs
- Investments
- Fundamentals of Estate Planning
- Financial Planning Applications

Elective Courses

- The Financial System in the Economy
- Estate Planning Applications
- Financial Decisions for Retirement

As a general rule, candidates should plan to spend 50-70 hours studying for each course. The program can be completed as quickly as a candidate desires, but most students complete their designation requirements within 15-24 months. Each exam is a two-hour, 100 question, computer-administered exam. National

exams are given throughout the year at local testing centers

Candidates must meet experience requirements and ethical standards, including three years of business experience immediately preceding the date of use of the designation are required; an undergraduate or graduate degree from an accredited educational institution qualifies as one year of business experience and, when using formal education as qualifying experience, the remaining two years must immediately precede the date of the award.

Each designee who falls in one of the following categories must complete 30 hours of continuing education every two years. If you do not fall into one of these categories, you are exempt from CE requirements:

- Licensed insurance agent/broker/consultant
- Licensed security representative/registered investment advisor
- Financial consultant, attorney, accountant, employee benefits specialist, and any other individual who provides insurance, employee benefits, financial planning, or estate planning advice and counsel to the public

The Chartered Life Underwriter® (CLU) designation is a professional credential for persons involved in the protection, accumulation, preservation,

and distribution of the economic values of human life.

The CLU program provides insights into the life insurance business, its importance to the economy, its operation and distribution systems, and its resurging importance for safe and secure investments.

Curriculum

Candidates must pass an examination for the following five required courses and three elective courses to earn the designation:

Required Courses

- Fundamentals of Insurance Planning
- Individual Life Insurance
- Life Insurance Law
- Fundamentals of Estate Planning
- Planning for Business Owners and Professionals

Elective Courses

- Financial Planning: Process and Environment
- Individual Health Insurance
- Income Taxation
- Group Benefits
- Planning for Retirement Needs
- Investments
- Estate Planning Applications

As a general rule, candidates should plan to spend 50-70 hours studying for each course. The program can be completed

as quickly as a candidate desires, but most students complete their designation requirements within 15-24 months.

Examination Requirements

Each exam is a two-hour, 100 question, computer-administered exam.

Additional Requirements

Candidates must meet experience requirements and ethical standards, including three years of business experience immediately preceding the date of use of the designation are required; an undergraduate or graduate degree from an accredited educational institution qualifies as one year of business experience and, when using formal education as qualifying experience, the remaining two years must immediately precede the date of the award.

Continuing Education Requirements

Each designee who falls in one of the following categories must complete 30 hours of continuing education every two years. If you do not fall into one of these categories, you are exempt from CE requirements:

- Licensed insurance agent/broker/consultant
- Licensed security representative/registered investment advisor
- Financial consultant, attorney, accountant, employee benefits

specialist, and any other individual who provides insurance, employee benefits, financial planning, or estate planning advice and counsel to the public

Disciplinary Information

Keith Barr has not been the subject of any legal or disciplinary event.

Other Business Activities

Mr. Barr is not engaged in any business activities other than those related to LifePlan Financial Advisory Group, LLC.

Additional Compensation

Mr. Barr does not receive any additional compensation related to the advisory services provided to you.

Supervision

Mr. Barr is supervised by Catherine S Gearig, Advisory Representative. Ms. Gearig can be reached at 248.299.4300.

We supervise Mr. Barr by requiring that he adhere to our processes and procedures as described in our firm's Code of Ethics. We will monitor the advice that Mr. Barr gives to you by performing the following reviews:

- A review of relevant account opening documentation when the relationship is established
- A daily review of account transactions,
- Review custodial information on a quarterly basis to assess account activity,
- Perform annual oversight so that Mr. Barr is aware of your current financial situation, objectives, and individual investment needs
- A review of client correspondence on an as needed basis.

Catherine S. Gearig

LifePlan Financial Advisory Group, LLC

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Brochure Supplement

March 24, 2011

This brochure supplement provides information about Catherine Gearig that supplements the LifePlan Financial brochure. You should have received a copy of that brochure. Please contact Keith Barr, President and Chief Compliance Officer, if you did not receive LifePlan Financial's brochure or if you have any questions about the contents of this supplement.

Additional information about Catherine Gearig is available on the SEC's website at www.adviserinfo.sec.gov.

Educational Background and Business Experience

Catherine S. Gearig

Year of birth: 1963

Formal education includes:

- Oakland University (Michigan) Certificate Program in Financial Planning (2006)
- Oakland University (Michigan) M.B.A. Masters of Business Administration (1994)
- Michigan State University, East Lansing, MI B.S. Mechanical Engineering (1986)

Business background includes:

- LifePlan Financial Advisory Group, LLC, Rochester Hills, MI, Advisory Representative (2005–Present)
- FSC Securities Corporation, Atlanta, GA, Registered and Advisory Representative; Broker/Dealer and Registered Investment Advisor (2003 – 2006)

Professional Designations

Certified Financial Planner™, CFP® and federally registered CFP (with flame design) marks (collectively, the “CFP® marks”) are professional certification marks granted in the United States by Certified Financial Planner Board of

Standards, Inc. (“CFP Board”).

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 62,000 individuals have obtained CFP® certification in the United States. To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education – Complete an advanced 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, and attain a Bachelor’s Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board’s financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- Examination – Pass the comprehensive CFP® Certification Examination. The examination,

administered in 10 hours over a two-day period, 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 – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP Board's *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals.

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 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; and
- Ethics – Renew an agreement to be bound by the *Standards of Professional Conduct*. The Standards prominently require that CFP®

professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

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.

Disciplinary Information

Catherine Gearig has not been the subject of any legal or disciplinary event.

Other Business Activities

Ms. Gearig is not engaged in any business activities other than those related to LifePlan Financial Advisory Group, LLC.

Additional Compensation

Ms. Gearig does not receive any additional compensation related to the advisory services provided to you.

Supervision

Ms. Gearig is supervised by Keith Barr, Chief Compliance Officer. Mr. Barr can be reached at 248.299.4300.

We supervise Ms. Gearig by requiring that she adhere to our processes and procedures as described in our firm's

Code of Ethics. We will monitor the advice that Ms. Gearig gives to you by performing the following reviews:

- A review of relevant account opening documentation when the relationship is established
- A daily review of account transactions,
- Review custodial information on a quarterly basis to assess account activity,
- Perform annual oversight so that Ms. Gearig is aware of your current financial situation, objectives, and individual investment needs
- A review of client correspondence on an as needed basis.