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FINANCIAL PLANNERS

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Personal Financial Advisors

Firm Brochure

Form ADV Part 2A

Dated March 19, 2019

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This brochure provides information about the qualifications and business practices of

Lifecycle Financial Planners, Inc.

If you have any questions about the contents of this brochure, please contact our Head of Compliance,

Samuel Chow, at 800-224-1040 or samuel@mylifecycleplanners.com.

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. Registration with the SEC as an RIA "Registered Investment Adviser" does not imply a certain level of skill or training. Additional information about Lifecycle Financial Planners, Inc. also is available on the SEC's website at adviserinfo.sec.gov

Item 2: Material Changes

The material changes in this brochure from the last annual updating amendment of Lifecycle Financial Planners Inc. on 03/14/2018 are described below. Material changes relate to Lifecycle Financial Planners Inc.'s policies, practices or conflicts of interests.

- Lifecycle Financial Planners Inc. has updated the balance sheet (Item 18).

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Item 4: Advisory Business

A. Description of the Advisory Firm

Lifecycle Financial Planners, Inc. (hereinafter “Lifecycle Financial Planners”) is a Corporation organized in the State of Michigan. The firm was formed in September 2017, and the principal owners are Pamela S. Landy and Melissa R. Scenga.

Lifecycle Financial Planners is a fee-only financial planning firm providing comprehensive financial life planning and investment advisory services to individuals, families, small businesses, trusts, estates and charitable organizations. We do not sell insurance or investment products. We do not receive commissions or referral fees as a result of any advice.

B. Types of Advisory Services

General Description - Holistic Financial Life Planning Process

Lifecycle Financial employs a holistic financial life planning process to provide comprehensive and integrative financial planning and investment advisory services on an ongoing basis. The holistic process is client-centric. The focus is on providing appropriate professional advice to assist the client with all financial decision making. In depth discussion, data gathering and subsequent review allows us to provide specific guidance tailored to the individual client. The fixed annual fee retainer engagement recognizes the importance of a free flow of information between Advisor and Client. The result is a deep knowledge of the client’s situation and intentions

A holistic financial plan views all aspects of the client’s financial life as part of a unified whole. The engagement may begin with preparation of your personal income tax return, proactive personal income tax planning projections, net worth and portfolio analysis. These fundamentals are the base level assessment and data points used to evaluate how whether financial options are appropriate to your situation. The process may also include discussion and analysis of various financial life planning topics such as goal setting retirement accumulation and distribution planning, estate planning, insurance review, business planning, college planning, account structuring, cash flow management, debt/credit management and investment advisory services.

The holistic model also demonstrates the value of an integrative approach. Financial issues often have complex histories, and superior solutions may require a multifaceted approach. In addition to purely financial analysis, we consider the role of money history and money personality and employ helpful behavioral tools to assist clients in the accomplishment of life goals.

In addition, many topics are interrelated. Tax planning and investment management which are traditionally handled by separate professionals, are integrated so that tax advice can be woven into investment management decisions, fine tuning portfolios for greater tax efficiency. Cash management is considered in the context of both investment and tax ramifications. Intergenerational planning allows for more effective estate planning.

Meetings are held face-to-face or virtually via secure computer link and/or telephone lines. Goals and objectives of each client are discussed and documented. Recommendations provided at each meeting are uniquely individual to the client, their current situation, and stage in the financial lifecycle.

At Lifecycle Financial we are passionate about our unique holistic process and integrative approach and we believe that it results in improved decision making and enhanced financial peace of mind.

Investment Advisory Services

Investment advice and investment management services are provided in the context of the holistic financial life planning model. Lifecycle Financial Planners evaluates the individual goals, objectives, time horizon, and appropriate risk level for each client.

This information is documented in an Investment Policy Statement (or similar document used to establish Client's objectives and optimal investment strategy). The Investment Policy Statement outlines the client's financial lifecycle stage, income, tax, and overall asset allocation) and documents a plan to aid in the selection of a portfolio that matches each client's specific situation. The investment plan and policy statement include consideration of all assets owned by the client regardless of where they are held.

Lifecycle Financial Planners provides ongoing investment management services for all comprehensive annual retainer clients. We offer discretionary and non-discretionary investment advisory services. The investment advice provided is custom tailored to meet your needs and investment objectives. Subject to any written guidelines that you may provide, we may be granted discretion and authority to manage your investment accounts. Accordingly, we are authorized to perform various functions, on your behalf and at your expense, without your further approval. Such functions include the determination of securities to be purchased/sold and the amount of securities to be purchased/sold. Once the portfolio is constructed, we provide regular supervision and rebalancing of the portfolio as changes in market conditions and your circumstances may require. Where we enter into nondiscretionary arrangements with you, we will obtain your approval prior to the execution of a trade.

Lifecycle Financial Planners generally limits its investment advice to mutual funds, fixed income securities, real estate funds (including REITs), insurance products including annuities, equities, ETFs (including ETFs in the gold and precious metal sectors), treasury inflation protected/inflation linked bonds and commodities. Lifecycle Financial Planners may use other securities as well to help diversify a portfolio when applicable.

Types of Engagements

Clients of Lifecycle Financial enter into an Annual Retainer Agreement which details the scope of the relationship and responsibilities of both Lifecycle Financial and Client. Advice and services under the agreement are tailored to the circumstances and stated objectives of the Client(s).

Lifecycle Financial offers three basic types of engagement.

- 1. Financial Assessment**
- 2. Comprehensive Open Retainer Engagements (CORE)**
- 3. Limited Retainer Programs**

1. Lifecycle Financial Assessment (LFA):

Lifecycle Financial Planners offers non-clients a Financial Assessment offered as a one-time meeting of up to three hours. This meeting covers two to three financial planning issues which are selected in advance. No follow-up services are provided with the Financial Assessment. At the conclusion of this Assessment, a limited or open ongoing retainer may be considered, but there is no further obligation on the part of the Client or Advisor.

2. Comprehensive Open Retainer Engagements (CORE)

Designed for a client's current stage in the Financial Lifecycle, CORE programs facilitate the Client's progress from one stage to the next. There are two broad variations of the Lifecycle Financial Stage CORE offering: CORE Wealth Building Programs designed for the Accumulation Phase of the Financial Lifecycle and CORE Wealth Management Programs designed for the Distribution Phase of the Financial Lifecycle. Investment management services are also provided under both the Wealth Building and Wealth Management CORE programs.

▪ **Wealth Building CORE Programs - Accumulation Phase**

Your entry point into the accumulation phase is determined by the Lifecycle Financial Assessment which is designed to pinpoint your current stage in the Financial Lifecycle. A variety of factors are examined to determine strengths and potential obstacles.

A personalized program and timeline is implemented to facilitate progress toward defined goals. Along with a variety of foundational prerequisites, your net worth is measured in relationship to your annual income.

▪ **Wealth Management CORE Programs - Distribution Phase**

Placement in the distribution phase programs starts with a Lifecycle Financial Assessment to determine whether there are adequate savings available to transition from the accumulation to the distribution phase of the Financial Lifecycle. For this Assessment, your accumulated investment portfolio and other resources are measured against your annual living expenses. This program is designed for clients preparing for imminent retirement and those already living on their savings.

The Comprehensive Open Retainer Engagement provides comprehensive financial planning for a fixed fee over the course of one year. Clients will have four to six scheduled meetings during the Initial Year (see below), depending on their individual situation. Clients will generally have three to four scheduled meetings during Renewal Years (see below).

In addition to scheduled meetings, additional face-to-face, email and/or phone consultations are included at no additional charge.

Services that may be included in an open retainer include, but are not limited to, the general categories of services listed below. Each topic is tailored specifically for the Client's current stage in the Financial Lifecycle, or the relevant Life Transition.

Initial Year of CORE:

Financial Life Planning Diagnostic Review & Priorities Assessment	Comprehensive Asset Inventory Review	Financial Account Structure Set Up & Analysis
Cash Flow/Spending Plan Creation	Tax Planning Projections/Implementation of Tax Reduction Strategies	Tax Return Preparation Tax Advice Audit Representation
Retirement Savings Planning	Investment Portfolio Review & Analysis	Investment Strategy Implementation
Financial Planning Risk Analysis/ Insurance Reviews	Business/Career Planning Employee Benefits Review	Education Planning & Funding Implementation
Estate Planning Needs Assessment/Document Review/Funding	Retirement Distribution/ Social Security Benefit/Medicare Planning	Intergenerational/ Aging Issues/Long Term Care Planning

Renewal Years of CORE:

Preparation of Annual Game Plan/ Goal Setting Review	Investment Review/ Strategy Update/ Rebalancing
Tax preparation Tax planning Cash Flow Planning	Retirement Accumulation/ Distribution Planning Other Financial Life Planning Topics as needed

4. Limited Retainer Programs

Limited Retainer programs are designed to be temporary programs to address issue based factors that can occur during the course of the financial lifecycle.

Limited Retainer Programs include:

- Financial Life Transitions Retainer
- Intergenerational Retainer
- Custom Project Retainer

Financial Life Transitions Retainer

Financial transitions are key life events, milestones or shifts that have significant impact which tend to require additional financial life planning or the rethinking of the status quo. Investment management services are also provided under the financial life transitions retainer. Examples of Financial life transitions include:

- First Job
- Student Loan
- Debt Management
- Change in Employment
- Starting a Business
- Marriage
- Birth of a Child/Grandchild
- Divorce
- Disability
- Health Challenges
- Death of Loved One
- Purchase of Home
- Moving
- Birthday Milestones
- Retirement
- Aging

Intergenerational Retainers:

Lifecycle offers two types of intergenerational retainers to family members of our current clients, the IGR-Jr. Retainer and the IGR-Sr. Retainer.

IGR-Jr. Retainer

This intergenerational retainer is designed for children and grandchildren in the basic foundational stage of the Financial Lifecycle. The IGR-Jr. engagement is designed for children and grandchildren of our clients to provide a springboard into financial adulthood.

It provides a means for them to develop money skills, obtain advice, and sample the advantages of financial planning. The services are narrower in scope than in an open retainer engagement and focus on one or two financial planning topics. Investment management services are also provided under the IGR agreement. The IGR-Jr. retainer may include one to three financial life planning appointments including preparation of a tax return.

IGR-Sr. Retainer

The second type of intergenerational retainer (IGR-Sr.) is provided for parents or other close relatives to whom our clients are currently (or may in the future be) providing assistance with financial management, or other caregiving issues. Investment management services are also provided under the IGR agreement. The IGR Sr. retainer program includes one to three financial life planning appointments including preparation of a tax return.

Custom Project Retainer Programs:

Under certain circumstances, a project retainer may be outlined by agreement between Lifecycle Financial Planners and the Client. Examples of project retainers include debt/student loan management, pension consulting, investment management and portfolio analysis. Investment management services may be included. Each project retainer will outline the content and scope of the engagement.

C. Client Tailored Services and Client Imposed Restrictions

Lifecycle Financial Planners will tailor a program for each individual client. This will include an interview session to get to know the client's specific needs and requirements as well as an evolving plan that will be executed by Lifecycle Financial Planners on behalf of the client. Lifecycle Financial Planners may use model allocations together with a specific set of recommendations for each client based on their personal restrictions, needs, and targets. Clients may impose restrictions in investing in certain securities or types of securities in accordance with their values or beliefs.

D. Wrap Fee Programs

A wrap fee program is an investment program where the investor pays one stated fee that includes management fees, transaction costs, fund expenses, and other administrative fees. Lifecycle Financial Planners does not participate in any wrap fee programs.

E. Assets Under Management

Lifecycle Financial Planners has the following assets under management:

Discretionary Amounts:	Non-discretionary Amounts:	Date Calculated:
\$286,534,260.00	\$72,173,406.00	December 2018

Item 5: Fees and Compensation

A. Fee Schedule

Financial Planning Fees

Lifecycle Financial Planners is a fee-only financial advisory firm and is compensated solely by fees paid directly by the client. We do not accept commissions or compensation from any other source and believe there is a significant "conflict of interest" if an advisor stands to gain financially from the purchase of any product he or she recommends to the client, how assets are held, or the location of investable assets. At Lifecycle Financial Planners our compensation is not contingent on the outcome of any transaction where the client is relying on our counsel. There is no minimum requirement for net worth or account size, as we believe that anyone who values unbiased advice should have access to our programs.

Lifecycle Financial Planners provides financial planning and investment advisory services in some cases for a fixed annual fee. Our schedule is as follows:

Financial Assessment	\$950-\$1,500. Payable ½ upon submission of materials and ½ at meeting; nonrefundable.
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CORE Retainers

CORE Wealth Building Retainer \$5,000-\$50,000

CORE Wealth Management Retainer \$10,000-\$50,000.

..... Fee based on net marketable assets, income, complexity, time required, responsibility assumed, and value added. Payable at terms elected by client: quarterly, annually, or in advance annually if requested by client.

Limited Retainers

Financial Life Transition Retainers \$2,000-\$50,000. Payable at terms elected by client: monthly, quarterly, annually, or in advance annually if requested by client.

Intergenerational Retainers \$1,500- \$5,000

Project Retainers \$1,500-\$30,000.

..... Payable at terms elected by client: monthly, quarterly, annually, or in advance annually if requested by client.

B. Payment of Fees

All advisory fees are paid via check or credit card or may be withdrawn directly from the client's accounts with client's written authorization. Fees are charged in advance and paid annually, quarterly or monthly.

Fees are negotiable under certain circumstances and refunds are available when requested in writing for unused portion. Lifecycle Financial Planners, Inc. reserves the right to stop work on any account that is unpaid.

Clients may terminate the agreement without penalty, for full refund of Lifecycle Financial Planners' fees, within five business days of signing the Financial Planning Retainer Agreement upon written notice. Either the client or Lifecycle Financial Planners may terminate an engagement at any time, without penalty, upon written notice. In addition, Lifecycle Financial Planners reserves the right to terminate any financial planning engagement where a client has willfully concealed or has refused to provide pertinent information about financial situations when necessary and appropriate, in Lifecycle Financial Planners' judgment, to providing proper financial and tax advice.

C. Client Responsibility For Third Party Fees

Clients are responsible for the payment of all third-party fees (i.e. custodian fees, brokerage fees, mutual fund fees, transaction fees including bond mark-up fees, etc.). Those fees are separate and distinct from the fees and expenses charged by Lifecycle Financial Planners. Please see Item 12 of this brochure regarding broker-dealer/custodian.

Lifecycle Financial may use the services of a third party as a sub-advisor or for back office support. One provider that may be used for some client accounts is Asset Dedication LLC, a third party registered investment advisory firm that provides investment management, administrative support and back office services. For accounts using Asset Dedication, a range of .13-.18 percent may be charged as an administrative fee directly to such account.

D. Prepayment of Fees

Fixed fees that are collected in advance will be refunded based on the prorated amount of work completed at the point of termination. Refunds for fees paid in advance will be returned within thirty days to the client via check, or return deposit back into the client's account.

E. Outside Compensation For the Sale of Securities to Clients

Neither Lifecycle Financial Planners nor its supervised persons accept any compensation for the sale of investment products, including asset-based sales charges or service fees from the sale of mutual funds.

Item 6: Performance-Based Fees and Side-By-Side Management

Lifecycle Financial Planners does not accept performance-based fees or other fees based on a share of capital gains on or capital appreciation of the assets of a client.

Item 7: Types of Clients

Lifecycle Financial Planners serves individuals, families, small businesses, trusts, estates and charitable organizations and does not impose minimums in accounts as a provision of providing financial planning and/or investment advisory services.

Item 8: Methods of Analysis, Investment Strategies, & Risk of Loss

A. Methods of Analysis and Investment Strategies

Methods of Analysis

Lifecycle Financial Planners' methods of analysis include modern portfolio theory and functional asset allocation.

Modern portfolio theory is an investment approach that attempts to maximize portfolio expected return for a given amount of portfolio risk, or equivalently minimize risk for a given level of expected return, by carefully choosing the proportions of various assets.

Investment Strategies

In general, Lifecycle Financial Planners utilizes Functional Asset Allocation™. Functional Asset Allocation acknowledges that the success or failure of an individual's investment portfolio depends much more on what is going on in an investor's life (the endogenous factors) than on the state of the economy and other world events (exogenous factors). The driving force behind Functional Asset Allocation™ is the unique situation of the client. This starts with the Financial Lifecycle stage and then is tailored to the endogenous factors impacting the client.

Each of the three broad asset classes used: Interest Earning, Real Estate and Equities has a specific function within the investment portfolio. Functional Asset Allocation not only provides most of the benefits of diversification of Modern Portfolio Theory, but can also yield a better after-tax return with less risk for "real people" (human beings as opposed to institutions).

Lifecycle Financial also acknowledges the major influence and impact of behavioral issues and designs its programs to minimize these factors.

Investing in securities involves a risk of loss that you, as a client, should be prepared to bear.

B. Material Risks Involved

Methods of Analysis

Modern Portfolio Theory assumes that investors are risk averse, meaning that given two portfolios that offer the same expected return, investors will prefer the less risky one. Thus, an investor will take on increased risk only if compensated by higher expected returns. Conversely, an investor who wants higher expected returns must accept more risk. The exact trade-off will be the same for all investors, but different investors will evaluate the trade-off differently based on individual risk aversion characteristics. The implication is that a rational investor will not invest in a portfolio if a second portfolio exists with a more favorable risk-expected return profile – i.e., if for that level of risk an alternative portfolio exists which has better expected returns.

Investment Strategies

Lifecycle Financial Planners' use of margin transactions generally holds greater risk, and clients should be aware that there is a material risk of loss using any of those strategies.

Long term trading is designed to capture market rates of both return and risk. Due to its nature, the long-term investment strategy can expose clients to various types of risk that will typically surface at various intervals during the time the client owns the investments. These risks include but are not limited to inflation (purchasing power) risk, interest rate risk, economic risk, market risk, and political/regulatory risk.

Margin transactions use leverage that is borrowed from a brokerage firm as collateral. When losses occur, the value of the margin account may fall below the brokerage firm's threshold thereby triggering a margin call. This may force the account holder to either allocate more funds to the account or sell assets on a shorter time frame than desired. Lifecycle Financial Planners does not normally recommend this type of strategy.

Short term trading risks include liquidity, economic stability, and inflation, in addition to the long term trading risks listed above. Frequent trading can affect investment performance, particularly through increased brokerage and other transaction costs and taxes.

Investing in securities involves a risk of loss that you, as a client, should be prepared to bear.

C. Risks of Specific Securities Utilized

Clients should be aware that there is a material risk of loss using any investment strategy. Lifecycle Financial Planners' use of margin transactions generally holds greater risk of capital loss. The investment types listed below (leaving aside Treasury Inflation Protected/Inflation Linked Bonds) are not guaranteed or insured by the FDIC or any other government agency.

Mutual Funds: Investing in mutual funds carries the risk of capital loss and thus you may lose money investing in mutual funds. All mutual funds have costs that lower investment returns. The funds can be of bond "fixed income" nature (lower risk) or stock "equity" nature.

Equity investment generally refers to buying shares of stocks in return for receiving a future payment of dividends and/or capital gains if the value of the stock increases. The value of equity securities may fluctuate in response to specific situations for each company, industry conditions and the general economic environments.

Fixed income investments generally pay a return on a fixed schedule, though the amount of the payments can vary. This type of investment can include corporate and government debt securities, leveraged loans, high yield, and investment grade debt and structured products, such as mortgage and other asset-backed securities, although individual bonds may be the best known type of fixed income security. In general, the fixed income market is volatile and fixed income securities carry interest rate risk. (As interest rates rise, bond prices usually fall, and vice versa. This effect is usually more pronounced for longer-term securities.) Fixed income securities also carry inflation risk, liquidity risk, call risk, and credit and default risks for both issuers and

counterparties. The risk of default on treasury inflation protected/inflation linked bonds is dependent upon the U.S. Treasury defaulting (extremely unlikely); however, they carry a potential risk of losing share price value, albeit rather minimal. Risks of investing in foreign fixed income securities also include the general risk of non-U.S. investing described below.

Exchange Traded Funds (ETFs): An ETF is an investment fund traded on stock exchanges, similar to stocks. Investing in ETFs carries the risk of capital loss (sometimes up to a 100% loss in the case of a stock holding bankruptcy). Areas of concern include the lack of transparency in products and increasing complexity, conflicts of interest and the possibility of inadequate regulatory compliance. Precious Metal ETFs (e.g., Gold, Silver, or Palladium Bullion backed “electronic shares” not physical metal) specifically may be negatively impacted by several unique factors, among them (1) large sales by the official sector which own a significant portion of aggregate world holdings in gold and other precious metals, (2) a significant increase in hedging activities by producers of gold or other precious metals, (3) a significant change in the attitude of speculators and investors.

Real estate funds (including REITs) face several kinds of risk that are inherent in the real estate sector, which historically has experienced significant fluctuations and cycles in performance. Revenues and cash flows may be adversely affected by: changes in local real estate market conditions due to changes in national or local economic conditions or changes in local property market characteristics; competition from other properties offering the same or similar services; changes in interest rates and in the state of the debt and equity credit markets; the ongoing need for capital improvements; changes in real estate tax rates and other operating expenses; adverse changes in governmental rules and fiscal policies; adverse changes in zoning laws; the impact of present or future environmental legislation and compliance with environmental laws.

Annuities are a retirement product for those who may have the ability to pay a premium now and want to guarantee they receive certain monthly payments or a return on investment later in the future. Annuities are contracts issued by a life insurance company designed to meet requirement or other long-term goals. An annuity is not a life insurance policy. Variable annuities are designed to be long-term investments, to meet retirement and other long-range goals. Variable annuities are not suitable for meeting short-term goals because substantial taxes and insurance company charges may apply if you withdraw your money early. Variable annuities also involve investment risks, just as mutual funds do.

Commodities are tangible assets used to manufacture and produce goods or services. Commodity prices are affected by different risk factors, such as disease, storage capacity, supply, demand, delivery constraints and weather. Because of those risk factors, even a well-diversified investment in commodities can be uncertain.

Past performance is not indicative of future results. Investing in securities involves a risk of loss that you, as a client, should be prepared to bear.

Item 9: Disciplinary Information

A. Criminal or Civil Actions

There are no criminal or civil actions to report.

B. Administrative Proceedings

There are no administrative proceedings to report.

C. Self-regulatory Organization (SRO) Proceedings

There are no self-regulatory organization proceedings to report.

Item 10: Other Financial Industry Activities and Affiliations

A. Registration as a Broker/Dealer or Broker/Dealer Representative

Neither Lifecycle Financial Planners nor its representatives are registered as, or have pending applications to become, a broker/dealer or a representative of a broker/dealer.

B. Registration as a Futures Commission Merchant, Commodity Pool Operator, or a Commodity Trading Advisor

Neither Lifecycle Financial Planners nor its representatives are registered as or have pending applications to become either a Futures Commission Merchant, Commodity Pool Operator, or Commodity Trading Advisor or an associated person of the foregoing entities.

C. Registration Relationships Material to this Advisory Business and Possible Conflicts of Interests

Pamela Sue Landy is a lawyer. While Pam is an attorney, we do not believe this creates a conflict of interest for Lifecycle Financial Planners as no legal products or services are offered to clients or potential clients of Lifecycle Financial Planners. From time to time, she may offer clients advice or products from this activity. Lifecycle Financial Planners Inc. always acts in the best interest of the client. Clients are in no way required to utilize the services of any representative of Lifecycle Financial Planners Inc. in their capacity as a lawyer.

Melissa Rose Scenga is an investment adviser representative with another firm. From time to time, she will offer clients advice or products from this activity. Lifecycle Financial Planners Inc. always acts in the best interest of the client. Clients are in no way required to utilize the services of any representative of Lifecycle Financial Planners Inc. in such individual's outside capacity.

D. Selection of Other Advisers or Managers and How This Adviser is Compensated for Those Selections

Lifecycle Financial Planners does not utilize nor select third-party investment advisors. All assets are managed by Lifecycle Financial Planners management.

Item 11: Code of Ethics, Participation or Interest in Client Transactions and Personal Trading

A. Code of Ethics

Lifecycle Financial Planners has a written Code of Ethics that covers the following areas: Prohibited Purchases and Sales, Insider Trading, Personal Securities Transactions, Exempted Transactions, Prohibited Activities, Conflicts of Interest, Gifts and Entertainment, Confidentiality, Service on a Board of Directors, Compliance Procedures, Compliance with Laws and Regulations, Procedures and Reporting, Certification of Compliance, Reporting Violations, Compliance Officer Duties, Training and Education, Recordkeeping, Annual Review, and Sanctions. Lifecycle Financial Planners' Code of Ethics is available free upon request to any client or prospective client.

B. Recommendations Involving Material Financial Interests

Lifecycle Financial Planners does not recommend that clients buy or sell any security in which a related person to Lifecycle Financial Planners or Lifecycle Financial Planners has a material financial interest.

C. Investing Personal Money in the Same Securities as Clients

From time to time, representatives of Lifecycle Financial Planners may buy or sell securities for themselves that they also recommend to clients. This may provide an opportunity for representatives of Lifecycle Financial Planners to buy or sell the same securities before or after recommending the same securities to clients resulting in representatives profiting off the recommendations they provide to clients. Such transactions may create a conflict of interest. Lifecycle Financial Planners will always document any transactions that could be construed as conflicts of interest and will never engage in trading that operates to the client's disadvantage when similar securities are being bought or sold.

D. Trading Securities At/Around the Same Time as Clients' Securities

From time to time, representatives of Lifecycle Financial Planners may buy or sell securities for themselves at or around the same time as clients. This may provide an opportunity for representatives of Lifecycle Financial Planners to buy or sell securities before or after recommending securities to clients resulting in representatives profiting off the recommendations they provide to clients. Such transactions may create a conflict of interest; however, Lifecycle Financial Planners will never engage in trading that operates to the client's disadvantage if representatives of Lifecycle Financial Planners buy or sell securities at or around the same time as clients.

Item 12: Brokerage Practices

A. Factors Used to Select Custodians and/or Broker/Dealers

Custodians/broker-dealers will be recommended based on Lifecycle Financial Planners' duty to seek "best execution," which is the obligation to seek execution of securities transactions for a client on the most favorable terms for the client under the circumstances. Clients will not necessarily pay the lowest commission or commission equivalent, and Lifecycle Financial Planners may also consider the market expertise and research access provided by the broker-dealer/custodian, including but not limited to access to written research, oral communication with analysts, admittance to research conferences and other resources provided by the brokers that may aid in Lifecycle Financial Planners' research efforts. Lifecycle Financial Planners will never charge a premium or commission on transactions, beyond the actual cost imposed by the broker-dealer/custodian.

Lifecycle Financial Planners recommends Charles Schwab & Co., Inc. Advisor Services, TD Ameritrade, and TIAA-CREF.

1. Research and Other Soft-Dollar Benefits

While Lifecycle Financial Planners has no formal soft dollars program in which soft dollars are used to pay for third party services, Lifecycle Financial Planners may receive research, products, or other services from custodians and broker-dealers in connection with client securities transactions ("soft dollar benefits"). Lifecycle Financial Planners may enter into soft-dollar arrangements consistent with (and not outside of) the safe harbor contained in Section 28(e) of the Securities Exchange Act of 1934, as amended.

There can be no assurance that any particular client will benefit from soft dollar research, whether or not the client's transactions paid for it, and Lifecycle Financial Planners does not seek to allocate benefits to client accounts proportionate to any soft dollar credits generated by the accounts. Lifecycle Financial Planners benefits by not having to produce or pay for the research, products or services, and Lifecycle Financial Planners will have an incentive to recommend a broker-dealer based on receiving research or services. Clients should be aware that Lifecycle Financial Planners' acceptance of soft dollar benefits may result in higher commissions charged to the client.

2. Brokerage for Client Referrals

Lifecycle Financial Planners receives no referrals from a broker-dealer or third party in exchange for using that broker-dealer or third party.

3. Clients Directing Which Broker/Dealer/Custodian to Use

Lifecycle Financial Planners may permit clients to direct it to execute transactions through a specified broker-dealer. If a client directs brokerage, then the client will be required to acknowledge in writing that the client's direction with respect to the use of brokers supersedes any authority granted to Lifecycle Financial Planners to select brokers; this direction may result in higher commissions, which may result in a disparity between free and directed accounts; and trades for the client and other directed accounts may be executed after trades for free accounts, which may result in less favorable prices, particularly for illiquid securities or during volatile market conditions. Not all investment advisers allow their clients to direct brokerage.

B. Aggregating (Block) Trading for Multiple Client Accounts

If Lifecycle Financial Planners buys or sells the same securities on behalf of more than one client, it might, but would be under no obligation to, aggregate or bunch, to the extent permitted by applicable law and regulations, the securities to be purchased or sold for multiple Clients in order to seek more favorable prices, lower brokerage commissions or more efficient execution. In such case, Lifecycle Financial Planners would place an aggregate order with the broker on behalf of all such clients in order to ensure fairness for all clients; provided, however, that trades would be reviewed periodically to ensure that accounts are not systematically disadvantaged by this policy. Lifecycle Financial Planners would determine the appropriate number of shares to place with brokers and will select the appropriate brokers consistent with Lifecycle Financial Planners' duty to seek best execution, except for those accounts with specific brokerage direction (if any).

Item 13: Review of Accounts

A. Frequency and Nature of Periodic Reviews and Who Makes Those Reviews

Lifecycle Financial Planners provides periodic (annual, semi-annual, or quarterly) analysis of net worth to assess diversification and review investments. The frequency of such review is based on the retainer agreement and needs of the client. Samuel Chow, CCO, is responsible for reviews.

B. Factors That Will Trigger a Non-Periodic Review of Client Accounts

Reviews may be triggered by material market, economic or political events, or by changes in client's financial situations (such as retirement, termination of employment, physical move, or inheritance).

C. Content and Frequency of Regular Reports Provided to Clients

Lifecycle Financial Planners makes written recommendations at the conclusion of an appointment summarizing the topic(s) discussed, recommendations presented, and outcome of those recommendations, where appropriate.

Clients, with brokerage accounts, including those at Charles Schwab Institutional, TD Ameritrade, or TIAA-CREF, will receive monthly or quarterly statements directly from the respective custodian. Such statements, in either paper or electronic form, include all account transactions and current balances.

Item 14: Client Referrals and Other Compensation

A. Economic Benefits Provided by Third Parties for Advice Rendered to Clients (Includes Sales Awards or Other Prizes)

Lifecycle Financial Planners does not receive any economic benefit, directly or indirectly from any third party for advice rendered to Lifecycle Financial Planners' clients.

Charles Schwab & Co., Inc. Advisor Services provides Lifecycle Financial Planners with access to Charles Schwab & Co., Inc. Advisor Services' institutional trading and custody services, which are typically not available to Charles Schwab & Co., Inc. Advisor Services retail investors. These services generally are available to independent investment advisers on an unsolicited basis, at no charge to them so long as a total of at least \$10 million of the adviser's clients' assets are maintained in accounts at Charles Schwab & Co., Inc. Advisor Services. Charles Schwab & Co., Inc. Advisor Services includes brokerage services that are related to the execution of securities transactions, custody, research, including that in the form of advice, analyses and reports, 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. For Lifecycle Financial Planners client accounts maintained in its custody, Charles Schwab & Co., Inc. Advisor Services generally does not charge separately for custody services but is compensated by account holders through commissions or other transaction-related or asset-based fees for securities trades that are executed through Charles Schwab & Co., Inc. Advisor Services or that settle into Charles Schwab & Co., Inc. Advisor Services accounts.

Charles Schwab & Co., Inc. Advisor Services also makes available to Lifecycle Financial Planners other products and services that benefit Lifecycle Financial Planners but may not benefit its clients' accounts. These benefits may include national, regional or Lifecycle Financial Planners specific educational events organized and/or sponsored by Charles Schwab & Co., Inc. Advisor Services. Other potential benefits may include occasional business entertainment of personnel of Lifecycle Financial Planners by Charles Schwab & Co., Inc. Advisor Services personnel, including meals, invitations to sporting events, including golf tournaments, and other forms of entertainment, some of which may accompany educational opportunities. Other of these products and services assist Lifecycle Financial Planners in managing and administering clients' accounts. These include software and other technology (and related technological training) that

provide access to client account data (such as trade confirmations and account statements), facilitate trade execution (and allocation of aggregated trade orders for multiple client accounts, if applicable), provide research, pricing information and other market data, facilitate payment of Lifecycle Financial Planners' fees from its clients' accounts (if applicable), and assist with back-office training and support functions, recordkeeping and client reporting. Many of these services generally may be used to service all or some substantial number of Lifecycle Financial Planners' accounts. Charles Schwab & Co., Inc. Advisor Services also makes available to Lifecycle Financial Planners other services intended to help Lifecycle Financial Planners manage and further develop its business enterprise. These services may include professional compliance, legal and business consulting, publications and conferences on practice management, information technology, business succession, regulatory compliance, employee benefits providers, and human capital consultants, insurance and marketing. In addition, Charles Schwab & Co., Inc. Advisor Services may make available, arrange and/or pay vendors for these types of services rendered to Lifecycle Financial Planners by independent third parties. Charles Schwab & Co., Inc. Advisor Services may discount or waive fees it would otherwise charge for some of these services or pay all or a part of the fees of a third-party providing these services to Lifecycle Financial Planners. Lifecycle Financial Planners is independently owned and operated and not affiliated with Charles Schwab & Co., Inc. Advisor Services.

Lifecycle Financial Planners participates in the institutional advisor program (the "Program") offered by TD Ameritrade. TD Ameritrade offers to independent investment advisor services which include custody of securities, trade execution, clearance and settlement of transactions. Lifecycle Financial Planners receives some benefits from TD Ameritrade through its participation in the Program.

As part of the Program, Lifecycle Financial Planners may recommend TD Ameritrade to clients for custody and brokerage services. There is no direct link between Lifecycle Financial Planners' participation in the Program and the investment advice it gives to its clients, although Lifecycle Financial Planners receives economic benefits through its participation in the Program that are typically not available to TD Ameritrade retail investors. These benefits include the following products and services (provided without cost or at a discount): receipt of duplicate client statements and confirmations; research related products and tools; consulting services; access to a trading desk serving Lifecycle Financial Planners participants; access to block trading (which provides the ability to aggregate securities transactions for execution and then allocate the appropriate shares to client accounts); the ability to have Lifecycle Financial Planners' fees deducted directly from client accounts; access to an electronic communications network for client order entry and account information; access to mutual funds with no transaction fees and to certain institutional money managers; and discounts on compliance, marketing, research, technology, and practice management products or services provided to Lifecycle Financial Planners by third party vendors. TD Ameritrade may also pay for business consulting and professional services received by Lifecycle Financial Planners' related persons. Some of the products and services made available by TD Ameritrade through the Program may benefit Lifecycle Financial Planners but may not benefit its client accounts. These products or services may assist Lifecycle Financial Planners in managing and administering client accounts, including accounts not maintained at TD Ameritrade. Other services made available by TD Ameritrade are intended to help Lifecycle Financial Planners manage and further develop its business enterprise. The benefits received by Lifecycle Financial Planners or its personnel through

participation in the Program do not depend on the amount of brokerage transactions directed to TD Ameritrade. As part of its fiduciary duties to clients, Lifecycle Financial Planners endeavors at all times to put the interests of its clients first. Clients should be aware, however, that the receipt of economic benefits by Lifecycle Financial Planners or its related persons in and of itself creates a conflict of interest and may indirectly influence the Lifecycle Financial Planners' choice of TD Ameritrade for custody and brokerage services.

B. Compensation to Non – Advisory Personnel for Client Referrals

Lifecycle Financial Planners does not directly or indirectly compensate any person who is not advisory personnel for client referrals.

Item 15: Custody

When it deducts fees directly from client accounts at a selected custodian, Lifecycle Financial Planners will be deemed to have limited custody of client's assets and must have written authorization from the client to do so. Custody of client's accounts is held primarily at the client's custodian. Clients will receive account statements from the custodian and should carefully review those statements for accuracy.

Custody is also disclosed in Form ADV because Lifecycle Financial Planners has authority to transfer money from client account(s), which constitutes a standing letter of authorization (SLOA). Accordingly, Lifecycle Financial Planners will follow the safeguards specified by the SEC rather than undergo an annual audit.

Item 16: Investment Discretion

Lifecycle Financial Planners provides discretionary and non-discretionary investment advisory services to clients. The Investment Advisory Contract established with each client outlines the discretionary authority for trading. Where investment discretion has been granted, Lifecycle Financial Planners generally manages the client's account and makes investment decisions without consultation with the client as to what securities to buy or sell, when the securities are to be bought or sold for the account, the total amount of the securities to be bought/sold, or the price per share. In some instances, Lifecycle Financial Planners' discretionary authority in making these determinations may be limited by conditions imposed by a client (in investment guidelines or objectives, or client instructions otherwise provided to Lifecycle Financial Planners).

Item 17: Voting Client Securities (Proxy Voting)

Lifecycle Financial Planners will not ask for, nor accept voting authority for client securities. Clients will receive proxies directly from the issuer of the security or the custodian. Clients should direct all proxy questions to the issuer of the security.

Item 18: Financial Information

A. Balance Sheet

Lifecycle Financial Planners does allow and solicits prepayment of more than \$1,200 in fees per client, six months or more in advance, and therefore is required to include a balance sheet with this brochure. Balance sheet is included at the end of this brochure.

Lifecycle Financial Planners, Inc

BALANCE SHEET

As of December 31, 2017

	TOTAL
ASSETS	
Current Assets	
Bank Accounts	
BUSINESS MEMBERSHIP SHARE (0001)	25.00
CONVENTIONAL BUSINESS CHECKING (0075)	54,622.47
Total Bank Accounts	\$54,647.47
Other Current Assets	
Uncategorized Asset	-7.70
Total Other Current Assets	\$ -7.70
Total Current Assets	\$54,639.77
TOTAL ASSETS	\$54,639.77
LIABILITIES AND EQUITY	
Liabilities	
Current Liabilities	
Credit Cards	
LFP Costco Citi Credit Card	383.48
Total Credit Cards	\$383.48
Other Current Liabilities	
Owner contribution	34,120.33
Total Other Current Liabilities	\$34,120.33
Total Current Liabilities	\$34,503.81
Total Liabilities	\$34,503.81
Equity	
Opening Balance Equity	15.00
Retained Earnings	
Net Income	20,120.96
Total Equity	\$20,135.96
TOTAL LIABILITIES AND EQUITY	\$54,639.77

B. Financial Conditions Reasonably Likely to Impair Ability to Meet Contractual Commitments to Clients

Neither Lifecycle Financial Planners nor its management has any financial condition that is likely to reasonably impair Lifecycle Financial Planners' ability to meet contractual commitments to clients.

C. Bankruptcy Petitions in Previous Ten Years

Lifecycle Financial Planners has not been the subject of a bankruptcy petition in the last ten years.