

**Item 1. Cover Page for Part 2B of Form  
ADV: Brochure Supplement  
March 2019**



**2400 Lakeview Parkway, Suite 550  
Alpharetta, Georgia 30009  
(678) 867-7050**

This Brochure Supplement provides information about our advisors at Lifestyle Planning Solutions, LLC, which supplements our firm Brochure. Please contact Amelia B. Wood, Chief Compliance Officer, if you did not receive our firm's Brochure or if you have any questions about the contents of this Supplement by telephone or email at [compliance@meritfa.com](mailto:compliance@meritfa.com). Additional information about each advisor is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## Item 2. Educational Background and Business Experience

### **Kyle R. Louvar, CFP®, CRPC®**

Born 1974

#### **Educational Background:**

New Mexico State University, Bachelor of Business Administration, 1998

#### **Business Background:**

12/2018 – Present: Lifestyle Planning Solutions, LLC dba Guided Capital Wealth Management; Investment Adviser Representative

10/2009 – 11/2018: Merrill Lynch Global Wealth Management; Registered Representative

03/2007 – 10/2009: Intuitive Search, Inc.; CEO

### **Mariam A. Hernandez-Solyman**

Born 1990

#### **Educational Background:**

University of Texas San Antonio, Bachelor of Business Administration, Accounting, 2013

#### **Business Background:**

12/2018 – Present: Lifestyle Planning Solutions, LLC dba Guided Capital Wealth Management; Investment Adviser Representative

02/2015 – 12/2018: Merrill Lynch Global Wealth Management; Registered Representative

07/2014 – 12/2014: Capital Group-American Funds; Client Service Associate

01/2011 – 05/2014: Chili's Bar & Grill; Quality Assurance

06/2007 – 12/2010: HEB; Cashier

### **Rick L. Kent, ChFC®, CFP®, AIF®**

Born 1955

#### **Educational Background:**

Mr. Kent attended Indiana University SE from 1975 to 1978

#### **Business Background:**

03/1997 – Present: Merit Financial Group, LLC; Owner; Investment Adviser Representative and CEO

12/2010 – Present: LPL Financial; Registered Representative

10/2018 – Present: Lifestyle Planning Solutions, LLC; Investment Adviser Representative and C

06/1995 – 03/1997: Allegiance Financial Group, Inc.; Owner, Secretary and Treasurer

04/2004 – 12/2011: Allegiance Financial Strategies Group; Partner

05/2000 – 12/2010: Securities America Advisors, Inc.; Registered Representative

08/2002 – 01/2007: Securities America Advisors, Inc.; Investment Adviser Representative

04/2004 – 05/2009: The Goal Cultivator Group; Sole Proprietorship

### **Kay Lynn Mayhue, CFP®, AEP®**

Born 1976

#### **Educational Background:**

University of North Texas, Bachelor of Business Administration, 1998

**Business Background:**

10/2017 – Present: Merit Financial Group, LLC dba Botsford Financial Group or Merit Financial Advisors; President

05/2012 - Present: LPL Financial Inc.; Registered Representative

06/2012 – Present: Lifestyle Planning Solutions, LLC; Financial Planner

01/1999 – 10/2017: Botsford Financial Group; Investment Advisor Representative

03/2013 – 10/2017: Stratos Wealth Partners, Ltd.; Investment Adviser Representative

05/2010 – 05/2012: DeWaay Financial Network, LLC; Registered Representative and Investment Adviser Representative

06/2007 – 05/2012: Biltmore Capital Advisors; Investment Adviser Representative

01/2006 – 05/2010: FSC Securities Corporation; Registered Representative and Investment Adviser Representative

08/1999 – 01/2006: Lincoln Financial Advisors; Registered Representative and Investment Adviser Representative

**Certified Financial Planner™ (CFP®)** certification is obtained by completing an advanced college-level course of study addressing the financial planning subject areas that the CFP board's studies have determined as necessary for the competent and professional delivery of financial planning services, a comprehensive certification exam (administered in 10 hours over a 2 day period) and agreeing to be bound by the CFP board's standard of professional conduct. As a prerequisite the IAR must have a bachelor's degree from a regionally accredited United States college or university (or foreign university equivalent) and have at least 3 years of full time financial planning experience (or equivalent measured at 2,000 hours per year). This designation requires 30 hours of continuing education every 2 years and renewing an agreement to be bound by the standards of professional conduct.

**The Chartered Financial Consultant® (ChFC®)** designation require charter holders to serve you with the highest level of professionalism. The authority to use the ChFC mark is granted by the Certification Committee of the Board of Trustees of The American College, and that privilege is contingent on adherence to strict ethical guidelines. All ChFC advisors are required to do the same for clients that they would do for themselves in similar circumstances, the standard of ethical behavior most beneficial for their clients. Each Chartered Financial Consultant has completed the most extensive educational program required for any financial services credential. Each ChFC has taken nine or more college-level courses on all aspects of financial planning from The American College of Financial Services, a non-profit educator with the highest level of academic accreditation. The average study time for the program is over 400 hours, and advisors frequently spend years earning this coveted distinction. Each ChFC must also complete a minimum of 30 hours of continuing education every two years and must meet extensive experience requirements to ensure that you get the professional financial advice you need.

**The Accredited Investment Fiduciary (AIF®)** designation certifies that the recipient has specialized knowledge of fiduciary standards of care and their application to the investment management process. To receive the AIF designation, individuals must complete a training program, successfully pass a comprehensive, closed-book final examination under the supervision of a proctor and agree to abide by the AIF Code of Ethics. In order to maintain the AIF designation, the individual must annually renew their affirmation of the AIF Code of Ethics and complete six hours of continuing education credits. The certification is administered by the Center for Fiduciary Studies, LLC.

**Accredited Estate Planner® (AEP®)** Awarded by the National Association of Estate Planners & Councils to recognized estate planning professionals who meet special requirements of education, experience, knowledge, professional reputation, and character. The AEP® designation helps both clients and colleagues understand an adviser's belief in, and dedication to, the team concept of estate planning. The designation is available to credentialed professionals in the following disciplines – accounting (CPA); insurance and financial planning (CLU®, ChFC®, CFP®, CPWA®); legal (JD); philanthropy (CAP®, CSPG); and trust services (CTFA) – who are devoting at least a third of one's professional time to estate planning. Eligible applicants must meet stringent qualifications at the time of application and commit to ongoing continuing education and recertification requirements. With a minimum of 5 years of experience, the designation is available after taking two courses through The American College. For those individuals who have 15 years of experience or more, one may choose to be exempt from the required graduate-level courses in estate planning.

**Chartered Retirement Planning Counselor™ (CRPC®)** A professional designation awarded by the College for Financial Planning to individuals who complete a study program and pass a final multiple-choice examination. Successful applicants earn the right to use the CRPC designation with their names for two years. Every two years, CRPC professionals must complete 16 hours of continuing education and pay a small fee to continue using the designation.

### Item 3. Disciplinary Information

There are no legal or disciplinary events material to your evaluation of our advisors to disclose.

### Item 4. Other Business Activities

Some of our advisors are also registered representative of LPL Financial, member FINRA/SIPC, as well as licensed to sell insurance products. They may offer securities and products and receive normal and customary commissions as a result of these transactions. This presents a conflict of interest to the extent that they recommend that a client invest in a security or an insurance product that results in a commission being paid to them. To mitigate this potential conflict, our advisors, as a fiduciaries, will always put the interests of their clients before their own. Clients are under no obligation to purchase securities or insurance products from our advisors.

### Item 5. Additional Compensation

No one provides an economic benefit to the advisors described in this brochure for providing advisory services who is not a client.

### Item 6. Supervision

Ms. Amelia B. Wood is Chief Compliance Officer of Lifestyle Planning Solutions, LLC and supervises our advisors to ensure compliance with our firm's Code of Ethics. Ms. Wood if you have any questions about this Brochure Supplement at (678) 867-7050.