



LIFE STRATEGIES, INC

Part 2A of Form ADV: Firm Brochure

Life Strategies, Inc.

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This brochure provides information about the qualifications and business practices of Life Strategies, Inc. If you have any questions about the contents of this brochure, please contact us at 888-988-7225 or danderson@febcinc.com. The information in this brochure has not been approved or verified by the SEC or any state securities authority and registration does not imply a certain level of skill or training. Our firm's CRD number is 167732

Item 2: Material Changes:

In this Item, Life Strategies, Inc. is required to discuss the material changes which have been made to the brochure since the last annual update.
No changes to report.

Item 3: Table of Contents

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Item 4: Advisory Business

Life Strategies, Inc. (Life Strategies), a California based corporation, was established in February of 2009 to provide retirement benefits training and planning to Federal employees and their spouses. In 2013, Life Strategies began providing strategic financial planning and asset management to these clients. Life Strategies has a mission of helping their clients create and implement a retirement plan that incorporates all facets of income and assets in order to achieve maximum after-tax purchasing power relative to their own unique and changing lifetime financial goals.

Life Strategies' vision is to serve our clients' interests by bringing together specialized knowledge, unique experience and standardized financial planning and asset management practices. At a minimum, Life Strategies' financial planners must have 5 years of financial planning experience, be deemed a Benefits Specialist for Federal retirement benefits and exhibit the highest commitment to fiduciary standards.

Life Strategies, Inc.'s principal place of business is:
4250 Executive Square, Suite 750
San Diego, CA 92037

Listed below are the firm's principal shareholders:
Doug Anderson, CFP
Principal

Life Strategies follows a practice of educating the client, evaluating client goals and resources, and then developing appropriate strategies to meet client goals. We offer assistance with implementing and monitoring client strategies to assess effectiveness towards achieving current and future client goals.

Financial Planning

We provide financial planning services. Financial planning can be a limited engagement to assess, review or make recommendations on a specific issue. Financial planning can also be a comprehensive evaluation process in which numerous strategic recommendations are given. These recommendations may be applicable to the client's current and/or future financial state. Variables based on the client's situation as well as historical and current market conditions may be used to project estimates of future cash flows, asset values and withdrawal strategies. Throughout the financial planning process, relevant client information and projections are considered. The forecasted impact of this information is then analyzed over the client's expected life. Financial planning is also offered as a continuous engagement of planning review, strategic adjustments and implementation. For clients who choose this relationship, planning meetings are conducted annually or sooner if warranted to update financials, goals, plans, and implementation strategies. Please note: a conflict exists between the interests of the investment adviser and the interests of the client, the client is under no obligation to act upon the investment adviser's recommendation, and if the client elects to act on any of the recommendations, the client is under no obligation to effect the transaction through the investment adviser.

In general, the financial planning services can address any of the following areas:

Personal: We review family records, budgeting, personal liability, estate information and financial goals.

Tax Planning: In conjunction with a client's tax advisor, we review the client's income, investments, deductions, exemptions, estate issues, and current tax law to identify opportunities for reducing current and future tax liabilities.

Cash Flow: We analyze the client's current and future cash flow needs through a budgeting process. We then illustrate the possible impact of various tax strategies and investment decisions on the client's future ability to create the income desired.

Investments: We analyze the client's current investment resources to determine how they might align with the client's objectives. During this analysis we review the tax efficiency, fees and expenses, diversification, risk, and investment performance.

Risk Management: We review potential threats to the client's financial well-being from unexpected circumstances and then propose strategies to manage risks. We analyze existing insurance policies to assess recommended coverage for life, health, disability, long-term care, liability, home and automobile.

Education Funding: We determine the funding needs for education and discuss the various tools to assist in such funding.

Retirement Planning: In conjunction with other planning factors, we assist in determining the financially viable timing for retirement, the best income distribution strategies, and the most appropriate risk exposure.

Estate Planning: We assist the client in assessing and developing long-term strategies, including as appropriate: living trusts, wills, estate tax strategies, powers of attorney, asset protection plans, nursing homes and Medicaid.

We gather required information through in-depth personal interviews. Information gathered includes the client's current financial status, tax status, future goals, return objectives and attitudes toward risk. We carefully review documents supplied by the client and then prepare recommendations.

Should the client implement the plan recommendations, we suggest the client work closely with his/her attorney, accountant, insurance agent, and/or investment advisor. Implementation of financial plan recommendations is entirely at the client's discretion.

We also provide general non-securities advice on topics that may include tax and budgetary planning, estate planning and business planning.

Typically the financial plan recommendations are presented to the client within six weeks of the contract date, provided that all information needed to prepare the financial plan has been promptly provided.

Investment Management Services

Our firm provides continuous advice to clients regarding the investment of client funds based on the individual needs of the client. Through a financial planning process that includes personal discussions in which goals and objectives based on a client's particular circumstances are established, we develop a client's personal investment policy to manage a portfolio based on that policy. During our data-gathering process, we determine the client's individual objectives, time horizons, risk tolerance and liquidity needs. As appropriate, we also review and discuss a client's prior investment history, as well as family composition and background. Individual portfolio management services are typically provided only for fixed income portfolios or to accommodate existing client assets during a limited transition period when transition to a Life Strategies managed account could create short term adverse tax consequences.

Our investment recommendations are not limited to any specific product or service offered by a broker-dealer or insurance company and will generally include advice regarding the following securities:

Exchange-listed securities	Corporate Debt
Municipal Debt	Mutual Funds
Government Securities	Options
Real Estate	Oil and Gas

Because some types of investments involve certain additional degrees of risk, they will only be implemented or recommended when consistent with the client's stated investment objectives, tolerance for risk, liquidity and suitability. Clients may, at their discretion, impose restrictions on investing in certain securities or types of securities by providing such restrictions in writing.

These investment management services are offered under a discretionary non-wrap arrangement (i.e., where clients directly incur securities brokerage charges and transaction fees).

Amount of Managed Assets

As of 01/01/2025, Life Strategies was managing \$111,683,257 of client assets. Assets are managed on a discretionary basis.

Item 5: Fees and Compensation

Fees and Expenses

Life Strategies offers its services on a fee basis, which may include fixed fees and/or fees based on assets under the firm's management. Additional details of these fee arrangements follow. Lower fees for comparable services may be available from other sources.

Financial Planning Fees

Life Strategies generally charges a fixed fee to provide clients with stand-alone financial planning or consulting services. These fees are largely determined by the scope and length of the agreed upon services and typically range from \$500 up to over \$3,000 for highly extensive and involved engagements. The specific terms and fee structure are negotiated in advance and set forth in an agreement with Life Strategies. The hours expected, expertise required, experience applied, and other factors will determine the fee. All fees are quoted upfront with a full explanation of the scope of work to be provided. All financial planning services contracts may be terminated by written notice within five days of contract signing with a full refund. The agreed services will be delivered in person in the most convenient timing for client and advisor, but within 6 months. Advance payment will never exceed \$500 for work that will not be completed within six months. Life Strategies accepts payment of financial planning fees in the form of personal check.

Continuous Financial Planning and Plan Implementation

When Life Strategies implements and maintains a planning and asset management program with the client, the asset management fee will include continuous financial planning and plan implementation. The fee for ongoing financial planning and plan implementation without asset management will be individually negotiated based on complexity and will range from \$300 to \$3000 annually.

Investment Management Fees

Life Strategies provides investment management services for an annual fee (debited quarterly) based on the amount of assets under the firm's management. For Discretionary accounts, the fee varies between 65 and 145 basis points (0.60% – 1.45%), based on the following blended fee schedule:

Portfolio Value	Annual Fee
First \$250,000	1.45%
\$250,001 - \$500,000	1.20%
\$500,001 - \$1,000,000	0.90%
Above \$1,000,000	0.65%

For example, a household with \$500,000 under management would pay the following prorated amount: Annual fee of 1.45% on the first \$250,000 and 1.20% on the second \$250,000. The average overall account fee would be 1.325% in this example.

This fee is charged at least quarterly in arrears and is derived from the market value of the assets being managed on the last day of the prior billing period. Fees charged outside of the program are exclusive of and in addition to brokerage commissions, transaction fees, and other related costs and expenses which are incurred by the client. Life Strategies does not, however, receive any portion of these outside commissions, fees, and costs.

In the event assets are deposited into or withdrawn from an account after the inception of a billing period, the fee payable with respect to those assets is prorated to reflect the change in portfolio value. For the initial period of service, the fee is calculated on a *pro rata* basis. In the event the agreement is terminated, the fee for the final billing period is prorated through the effective date of the termination and the remaining balance is refunded to the client, as appropriate. The contract may be terminated within 5 business days without penalty.

Fee Discretion

Life Strategies, in its sole discretion, may negotiate to charge a lesser fee based upon certain criteria, such as anticipated future earning capacity, anticipated future additional assets, dollar amount of assets to be managed, related accounts, account composition, pre-existing client relationship, account retention and *pro bono* activities.

Fees Charged by Financial Institutions

As further discussed in response to Item 12, Life Strategies generally recommends that clients utilize the brokerage and clearing services of Charles Schwab & Co., Inc. (hereinafter "*Schwab*") for investment management accounts. Life Strategies may only implement its investment management recommendations after the client has arranged for and furnished Life Strategies with all information and authorization regarding accounts with appropriate financial institutions. Financial institutions include, but are not limited to, *Schwab*, another broker-dealer recommended by Life Strategies, broker-dealer directed by the client, trust companies, banks etc. (collectively referred to herein as the "*Financial Institutions*").

Clients may incur certain charges imposed by the *Financial Institutions* and other third parties such as custodial fees, brokerage commissions, charges imposed directly by a mutual fund or ETF in the account, which are disclosed in the fund's prospectus (e.g., fund management fees and other fund expenses), deferred sales charges, odd-lot differentials, transfer taxes, wire transfer and electronic fund fees, and other fees and taxes on brokerage accounts and securities transactions. Such charges, fees and commissions are exclusive of and in addition to Life Strategies' fee.

Clients have the option to purchase investment products recommended by Life Strategies through other brokers or agents that are not affiliated with Life Strategies.

Fee Debit

Life Strategies' Agreement and the separate agreement with any *Financial Institutions* generally authorize Life Strategies to debit the client's account for the amount of Life Strategies' fee and to directly remit that management fee to Life Strategies. Any *Financial Institutions* recommended by Life Strategies have agreed to send a statement to the client, at least quarterly, indicating all amounts disbursed from the account including the amount of management fees paid directly to Life Strategies. When charging an advisory fee, Life Strategies is required to provide advisory clients with written billing information which must contain the fee, the formula used to calculate the fee, and the time period covered by the fee. This written billing information must be delivered to the client each time Life Strategies charges a fee.

Account Additions and Withdrawals

Clients may make additions to and withdrawals from their account at any time, subject to Life Strategies' right to terminate an account. Additions may be in cash or securities provided that the firm reserves the right to liquidate any transferred securities or decline to accept particular securities into a client's account. Clients may withdraw account assets on notice to Life Strategies, subject to the usual and customary securities settlement procedures. However, Life Strategies designs its portfolios as long-term investments and the withdrawal of assets may impair the achievement of a client's investment objectives. Life Strategies may consult with its clients about the options and implications of transferring securities. Clients are advised that when transferred securities are liquidated, they may be subject to transaction fees, fees assessed at the mutual fund level (i.e. contingent deferred sales charge) and/or tax ramifications.

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

Performance Based Fees

Item 6 of the Form ADV Part 2 is not applicable to this Disclosure Brochure because Life Strategies, Inc. **does not charge or accept performance-based fees** which are defined as fees based on a share of capital gains or capital appreciation of the assets held within a client's account

Item 7: Types of Clients

Life Strategies provides advisory services to the following types of clients:

- Individuals (other than high net worth individuals)
- High net worth Individuals

Life Strategies does not have a minimum asset requirement to become a client. We do require that all clients agree to follow our financial planning process before we will accept client assets for investment management.

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

Life Strategies uses several methods of analysis as well as research produced by other firms and academics. Some of the methods of analysis used are technical analysis, fundamental analysis, modern portfolio theory, charting, asset correlation, and academic based financial research. We continually evaluate our investment strategies against the most current research data available to us as we work to improve our portfolios and financial structures. Historical guidance is helpful but historical technical patterns are not guaranteed to repeat. The future is not predictable and therefore clients must be prepared to bear the risk of loss that is present with any investment strategy.

Life Strategies uses several significant strategies in an effort to affect the net investment results of our portfolios. Our primary objective is to produce an acceptable level of after tax purchasing power relative to our client's unique lifetime financial goals. We use strategies designed to diversify investment risk, manage portfolio volatility, manage performance risk over time, manage erosion from taxes and inflation, manage erosion from expenses, and manage sustainable income distributions. We use a planning process to identify the specific strategies that are most appropriate for each client. Our strategies include asset class diversification, asset allocation, tolerance-based rebalancing, asset location, and income management strategy.

Risk for all forms of analysis and strategy

Our securities analysis methods rely on the assumption that the companies whose securities we purchase and sell, the ratings agencies that review these securities and other publicly available sources of information about these securities are providing accurate and unbiased data. While we are alert to indications that data may be incorrect, there is always a risk that our analysis may be compromised by inaccurate or misleading information. Investing in securities involves a risk of loss that you, as a client, should be prepared to bear.

Item 9: Disciplinary Information

Life Strategies is required to disclose any legal or disciplinary events that are material to a client's or prospective client's evaluation of our advisory business or the integrity of our management.

Life Strategies and its management personnel have no reportable disciplinary events to disclose.

Item 10: Other Financial Industry Activities and Affiliation

None of Life Strategies management persons are registered, or have an application pending to register, as a broker-dealer or registered representative of a broker-dealer. None of Life Strategies management persons are registered, or have an application pending to register, as a futures commission merchant, commodity pool operator, a commodity trading advisor, or an associated person of the foregoing entities. Life Strategies does not recommend or select other investment advisors for our clients.

Certain of Life Strategies' financial planners, in their individual capacities, are also licensed insurance agents and, in such capacities, may recommend the purchase of certain insurance products. A conflict of interest exists to the extent that Life Strategies recommends the purchase of insurance products where Life Strategies financial planners receive insurance commissions or other additional compensation.

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

Life Strategies has adopted a code of ethics made up of its personal securities transaction and insider trading policies and procedures. Life Strategies nor any related persons will recommend any security in which Life Strategies or the related person has a material financial interest. In the event that Life Strategies or a related person invests in the same securities as those recommended to clients, the client's transaction takes precedence. For instance, when Life Strategies is purchasing or considering for purchase any security on behalf of a client, no Covered Person (as defined below) may effect a transaction in that security prior to the completion of the purchase or until a decision has been made not to purchase such security. Similarly, when Life Strategies is selling or considering the sale of any security on behalf of a client, no Covered Person may effect a transaction in that security prior to the completion of the sale or until a decision has been made not to sell such security.

Unless specifically defined in Life Strategies' procedures (summarized above), neither Life Strategies nor any of Life Strategies' Associated Persons may effect for himself or herself, for an Associated Person's immediate family (i.e., spouse, minor children, and adults living in the same household as the Associated Person), or for trusts for which the Associated Person serves as a trustee or in which the Associated Person has a beneficial interest (collectively "Covered Persons"), any transactions in a security which is being actively purchased or sold, or is being considered for purchase or sale, on behalf of any of Life Strategies' clients.

The foregoing policies and procedures are not applicable to (a) transactions effected in any account over which neither Life Strategies nor any of its Supervised Persons has any direct or indirect influence or control; and (b) transactions in securities that are: direct obligations of the government of the United States; bankers' acceptances, bank certificates of deposit, commercial paper, and high quality short-term debt instruments, including repurchase agreements; or shares issued by registered open-end investment companies.

This policy has been established recognizing that some securities being considered for purchase and sale on behalf of Life Strategies' clients trade in sufficiently broad markets to permit transactions by clients to be completed without any appreciable impact on the markets of such securities. Under certain limited circumstances, exceptions may be made to the policies stated above. Life Strategies will maintain records of these trades, including the reasons for any exceptions.

In accordance with applicable regulations, Life Strategies also maintains and enforces written policies reasonably designed to prevent the unlawful use of material non-public information by Life Strategies or any of its Supervised Persons.

Clients and prospective clients may contact Life Strategies to request a copy of its Code of Ethics.

Item 12: Brokerage Practices

As discussed in Item 5, Life Strategies generally recommends that clients utilize the brokerage and clearing services of Schwab. Factors which Life Strategies considers in recommending Schwab or any other broker-dealer to clients include their respective financial strength, reputation, execution, pricing, research and service. Schwab enables Life Strategies to obtain many mutual funds without transaction charges and other securities at nominal transaction charges. The commissions and/or transaction fees charged by Schwab may be higher or lower than those charged by other Financial Institutions.

The commissions paid by Life Strategies' clients comply with Life Strategies' duty to obtain "best execution." Clients may pay commissions that are higher than another qualified Financial Institution might charge to effect the same transaction where Life Strategies determines that the commissions are reasonable in relation to the value of the brokerage and research services received. In seeking best execution, the determinative factor is not the lowest possible cost, but whether the transaction represents the best qualitative execution, taking into consideration the full range of a Financial Institution's services, including among others, the value of research provided, execution capability, commission rates, and responsiveness. Life Strategies seeks competitive rates but may not necessarily obtain the lowest possible commission rates for client transactions.

Transactions may be cleared through other Financial Institutions with whom Life Strategies and the Financial Institutions have entered into agreements for prime brokerage clearing services. Life Strategies periodically and systematically reviews its policies and procedures regarding its recommendation of Financial Institutions in light of its duty to obtain best execution.

The client may direct Life Strategies in writing to use a particular Financial Institution to execute some or all transactions for the client. In that case, the client will negotiate terms and arrangements for the account with that Financial Institution, and Life Strategies will not seek better execution services or prices from other Financial Institutions or be able to "batch" client transactions for execution through other Financial Institutions with orders for other accounts managed by Life Strategies (as described below). As a result, the client may pay higher commissions or other transaction costs or greater spreads, or receive less favorable net prices, on transactions for the account than would otherwise be the case. Subject to its duty of best execution, Life Strategies may decline a client's request to direct brokerage if, in Life Strategies' sole discretion, such directed brokerage arrangements would result in additional operational difficulties or violate restrictions imposed by other broker-dealers (as further discussed below).

Transactions for each client generally will be effected independently, unless Life Strategies decides to purchase or sell the same securities for several clients at approximately the same time. Life Strategies may (but is not obligated to) combine or "batch" such orders to obtain best execution, to negotiate more favorable commission rates, or to allocate equitably among Life Strategies' clients differences in prices and commissions or other transaction costs that might have been obtained had such orders been placed independently. Under this procedure, transactions will generally be averaged as to price and allocated among Life Strategies' clients pro rata to the purchase and sale orders placed for each client on any given day. To the extent that Life Strategies determines to aggregate client orders for the purchase or sale of securities, including securities in which Life Strategies' Supervised Persons may invest, Life Strategies generally does so in accordance with applicable rules promulgated under the Advisers Act and no-action guidance provided by the staff of the U.S. Securities and Exchange Commission. Life Strategies does not receive any additional compensation or remuneration as a result of the aggregation. In the event that Life Strategies determines that a prorated allocation is not appropriate under the particular circumstances, the allocation will be made based upon other relevant factors, which may include: (i) when only a small percentage of the order is executed, shares may be allocated to the account with the smallest order or the smallest position or to an account that is out of line with respect to security or sector weightings relative to other portfolios, with similar mandates; (ii) allocations may be given to one account when one account has limitations in its investment guidelines which prohibit it from purchasing other securities which are expected to produce similar investment results and can be purchased by other accounts; (iii) if an account reaches an investment guideline limit and cannot participate in an allocation, shares may be reallocated to other accounts (this may be due to unforeseen changes in an account's assets after an order is placed); (iv) with respect to sale allocations, allocations may be

given to accounts low in cash; (v) in cases when a pro rata allocation of a potential execution would result in a de minimis allocation in one or more accounts, Life Strategies may exclude the account(s) from the allocation; the transactions may be executed on a pro rata basis among the remaining accounts; or (vi) in cases where a small proportion of an order is executed in all accounts, shares may be allocated to one or more accounts on a random basis.

Consistent with obtaining best execution, brokerage transactions may be directed to certain broker-dealers in return for investment research products and/or services which assist Life Strategies in its investment decision-making process. Such research generally will be used to service all of Life Strategies clients, but brokerage commissions paid by one client may be used to pay for research that is not used in managing that client's portfolio. The receipt of investment research products and/or services as well as the allocation of the benefit of such investment research products and/or services poses a conflict of interest because Life Strategies does not have to produce or pay for the products or services.

Life Strategies may receive these services without cost because Life Strategies renders investment management services to clients that maintain assets at Schwab. The software and related systems support may benefit Life Strategies, but not its clients directly. In fulfilling its duties to its clients, Life Strategies endeavors at all times to put the interests of its clients first. Clients should be aware, however, that Life Strategies' receipt of economic benefits from a broker-dealer creates a conflict of interest since these benefits may influence Life Strategies' choice of broker-dealer over another broker-dealer that does not furnish similar software, systems support, or services. Additionally, Life Strategies may receive the following benefits from Schwab through its Schwab Institutional division: receipt of duplicate client confirmations and bundled duplicate statements; access to a trading desk that exclusively services the Schwab Institutional participants; access to block trading which provides the ability to aggregate securities transactions and then allocate the appropriate shares to client accounts; and access to an electronic communication network for client order entry and account information.

Item 13: Review of Accounts

Account Reviews

Life Strategies monitors its clients' investment portfolios on a continuous and ongoing basis, and conducts regular account reviews at least quarterly. Such reviews are conducted by the firm's investment adviser representative, Douglas Anderson. All investment advisory clients are encouraged to discuss their needs, goals, and objectives with Life Strategies and to keep Life Strategies informed of any changes thereto. Life Strategies contacts ongoing investment advisory clients at least annually to review its previous services and recommendations, and to discuss the impact resulting from any changes in their financial situation and/or investment objectives.

Account Statements and General Reports

Clients are provided with transaction confirmation notices and regular summary account statements directly from the *Financial Institutions*. Investment management clients also receive reports from Life Strategies and account performance, on a quarterly basis. Clients should compare any supplemental reports they receive from Life Strategies with the account statements they receive from the *Financial Institutions*.

Item 14: Client Referrals and Other Compensation

Life Strategies does not currently compensate any third parties directly or indirectly for client referrals. Life Strategies associated persons in their capacities as independent insurance agents and affiliates of Life Strategies may receive commissions and other incentive awards for the recommendation/sale of annuities and other insurance products. The receipt of this compensation may affect the judgment of Life Strategies associated persons when recommending products to its clients. While Life Strategies associated persons endeavor at all time to put the interest of the clients first as a part of the Firm's fiduciary duty, clients should be aware that the receipt of commission and additional compensation itself creates a conflict of interest, and may affect the judgment of Life Strategies and these individuals when making recommendations.

Item 15: Custody

Life Strategies' Agreement and/or the separate agreement with any Financial Institution may authorize Life Strategies through such Financial Institution to debit the client's account for the amount of Life Strategies' fee and to directly remit that management fee to Life Strategies in accordance with applicable custody rules.

The Financial Institutions recommended by Life Strategies have agreed to send a statement to the client, at least quarterly, indicating all amounts disbursed from the account including the amount of management fees paid directly to Life Strategies. In addition, as discussed in Item 13, Life Strategies also sends periodic supplemental reports to clients. Clients should carefully review the statements sent directly by the Financial Institutions and compare them to those received from Life Strategies.

Item 16: Investment Discretion

Life Strategies may be given the authority to exercise discretion on behalf of clients. Life Strategies is considered to exercise investment discretion over a client's account if it can effect transactions for the client without first having to seek the client's consent. Life Strategies is given this authority through a power-of-attorney included in the agreement between Life Strategies and the client. Clients may request a limitation on this authority (such as certain securities not to be bought or sold). Life Strategies takes discretion over the following activities:

- The securities to be purchased or sold;
- The amount of securities to be purchased or sold;
- When transactions are made.

Item 17: Voting Client Securities

Life Strategies does not accept the authority to vote clients' securities (i.e., proxies) on their behalves. Clients receive proxies directly from the Financial Institutions where their assets are custodied and may contact Life Strategies with questions about proxies and/or other such solicitations.

Item 18: Financial Information

Life Strategies is not required to disclose any financial information pursuant to this Item due to the following:

- The firm does not require or solicit the prepayment of more than \$500 in fees six months or more in advance;
- The firm does not have a financial condition that is reasonably likely to impair its ability to meet contractual commitments to clients; and
- The firm has not been the subject of a bankruptcy petition at any time during the past ten years.

Item 19: Requirements for State-registered Advisors

Principal Executive Officers and Management Personnel

Doug Anderson, CFP

Born 1979

Post-Secondary Education:

California Polytechnic State University, San Luis Obispo: B.S. Economics, 2002

Certified Financial Planner, 2013

Recent Business Background:

Life Strategies, Inc., managing principal, Oct. 2009 – present

Advanced Planning Services, Director of Operations, Oct. 2006 – Oct. 2009

Bisys, Inc., Sales Manager, May 2003 – Oct. 2006

Performance Based Fees

Neither the firm nor its management persons provide any services for performance based fees, as discussed in Item 6.

Civil and Administrative Proceedings

Neither the firm nor its management persons have been subject to an award or otherwise found liable in an action involving a violation of any investment related statute.

Relationships with Issuers

Neither the firm nor its management persons have a relationship with any issuer of securities.

Material Conflicts of Interest

All material conflicts of interest, under CCR Section 260.238 (k), which could be reasonably expected to impair the rendering of unbiased and objective advice have been disclosed in this brochure regarding Life Strategies and its Covered Persons.