

**FORM ADV PART 2A  
DISCLOSURE BROCHURE**

**LifeGoal Wealth Advisors LLC**

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This brochure provides information about the qualifications and business practices of LifeGoal Wealth Advisors LLC. Being registered as an investment adviser does not imply a certain level of skill or training. If you have any questions about the contents of this brochure, please contact us at 607-434-0742. 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.

**ADDITIONAL INFORMATION ABOUT LIFE GOAL WEALTH ADVISORS LLC  
(CRD #327833) IS AVAILABLE ON THE SEC'S WEBSITE AT  
[WWW.ADVISERINFO.SEC.GOV](http://WWW.ADVISERINFO.SEC.GOV)**

## **Item 2: Material Changes**

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### **Annual Update**

The Material Changes section of this brochure will be updated annually or when material changes occur since the previous release of the Firm Brochure.

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### **Material Changes since the Last Update**

Since the filing of this brochure on October 15, 2024, the following changes have been made:

- The supplemental brochure for Max Hulbert has been added.
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### **Full Brochure Available**

This Firm Brochure being delivered is the complete brochure for the Firm.

## Item 3: Table of Contents

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## **Item 4: Advisory Business**

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### **Firm Description**

LifeGoal Wealth Advisors LLC ("LifeGoal Wealth") was founded in 2023. Taylor Sohns and Brett Sohns are co-owners. Taylor Sohns is the Chief Compliance Officer.

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### **Types of Advisory Services**

#### ASSET MANAGEMENT

LifeGoal Wealth offers discretionary and non-discretionary asset management services to advisory Clients. LifeGoal Wealth will offer Clients ongoing asset management services through determining individual investment goals, time horizons, objectives, and risk tolerance. Investment strategies, investment selection, asset allocation, portfolio monitoring and the overall investment program will be based on the above factors.

#### Discretionary

When the Client provides LifeGoal Wealth discretionary authority the Client will sign a limited trading authorization or equivalent. LifeGoal Wealth will have the authority to execute transactions in the account without seeking Client approval on each transaction.

#### Non-Discretionary

When the Client elects to use LifeGoal Wealth on a non-discretionary basis, LifeGoal Wealth will determine the securities to be bought or sold and the amount of the securities to be bought or sold. However, LifeGoal Wealth will obtain prior Client approval on each and every transaction before executing any transaction.

When deemed appropriate for the Client, LifeGoal Wealth may hire Sub-Advisors to manage all or a portion of the assets in the Client account. LifeGoal Wealth has full discretion to hire and fire Sub-Advisors as we deem suitable. Sub-Advisors will maintain the models or investment strategies agreed upon between Sub-Advisor and LifeGoal Wealth. Sub-Advisors execute trades on behalf of LifeGoal Wealth in Client accounts. LifeGoal Wealth will be responsible for the overall direct relationship with the Client. LifeGoal Wealth retains the authority to terminate the Sub-Advisor relationship at LifeGoal Wealth's discretion. Please see Item 10 of this brochure for additional information regarding Sub-Advisors.

#### ASSETS UNDER ADVISEMENT

Our Assets Under Advisement Service provides non-continuous and periodic investment advice for outside accounts investment accounts that are not held by LifeGoal's primary custodian. Under this service, there is no ongoing supervision, trading, or discretion with respect to securities transactions. Clients are responsible for placing and executing their own trades.

#### FINANCIAL PLANNING AND CONSULTING

LifeGoal Wealth offers financial planning and consulting services as outlined below:

Financial planning services may include an evaluation of an investor's current and future financial state and will be provided by using currently known variables to predict future cash flows, asset values and withdrawal plans. LifeGoal Wealth will use current net worth, tax liabilities, asset allocation, and future retirement and estate plans in developing financial plans.

Typical topics reviewed in a financial plan may include but are not limited to:

- **Financial goals:** Based on an individual's or a family's clearly defined financial goals, including funding a college education for the children, buying a larger home, starting a business, retiring on time, or leaving a legacy. Financial goals should be quantified and set to milestones for tracking.
- **Personal net worth statement:** A snapshot of assets and liabilities serves as a benchmark for measuring progress towards financial goals.
- **Cash flow analysis:** An income and spending plan determines how much can be set aside for debt repayment, savings and investing each month.
- **Retirement strategy:** A strategy for achieving retirement independent of other financial priorities. Including a strategy for accumulating the required retirement capital and its planned lifetime distribution.
- **Comprehensive risk management plan:** Identify risk exposures and provide the necessary coverage to protect the family and its assets against financial loss. The risk management plan includes a full review of life and disability insurance, personal liability coverage, property and casualty coverage, and catastrophic coverage.
- **Long-term investment plan:** Include a customized asset allocation strategy based on specific investment objectives and a risk profile. This investment plan sets guidelines for selecting, buying, and selling investments and establishing benchmarks for performance review.
- **Tax reduction strategy:** Identify ways to minimize taxes on personal income to the extent permissible by the tax code. The strategy should include identification of tax-favored investment vehicles that can reduce taxation of investment income.
- **Estate preservation:** Help update accounts, review beneficiaries for retirement accounts and life insurance, provide a second look at your current estate planning documents, and prompt you to update your plan when the legal environment changes or you have major life events such as a marriage, death, or births.

If a conflict of interest exists between the interests of LifeGoal Wealth and the interests of the Client, the Client is under no obligation to act upon LifeGoal Wealth's recommendation. If the Client elects to act on any of the recommendations, the Client is under no obligation to effect the transaction through LifeGoal Wealth. Financial plans will be delivered inside of six months contingent upon timely delivery of all required documentation.

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### **Client Tailored Services and Client Imposed Restrictions**

The goals and objectives for each Client are documented in our Client files. Investment strategies are created that reflect the stated goals and objectives. Clients may impose restrictions on investing in certain securities or types of securities. Agreements may not be assigned without written Client consent.

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### **Wrap Fee Programs**

LifeGoal Wealth does not sponsor any wrap fee programs.

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### **Client Assets Under Management**

LifeGoal Wealth has the following Client assets under management:

Discretionary Amounts:	Non-discretionary Amounts:	Date Calculated:
\$138,000,000	\$2,000,000	October 9, 2024

## Item 5: Fees and Compensation

### Method of Compensation and Fee Schedule

#### ASSET MANAGEMENT

LifeGoal Wealth offers direct asset management services to advisory Clients. LifeGoal Wealth charges an annual investment advisory fee based on the total assets under management as follows:

Assets Under Management	Annual Fee	Monthly Fee
First \$999,999.99 (\$0-\$999,999.99)	0.95%	.0791%
Your next \$1,000,000 (\$1,000,000 - \$1,999,999.99)	0.80%	.0666%
Your next \$3,000,000 (\$2,000,000 - \$4,999,999.99)	0.65%	.0541%
Your next \$5,000,000 (\$5,000,000 - \$9,999,999.99)	0.40%	.0333%
Subsequent amounts (\$10,000,000+)	Negotiable	

This is a tiered/blended fee schedule, the asset management fee is calculated by applying different rates to different portions of the portfolio. LifeGoal Wealth may group certain related Client accounts for the purposes of achieving the minimum account size and determining the annualized fee.

#### **For example (based on monthly billing period):**

Client with \$2,500,000 under management would pay \$1,727.49 on an monthly basis.

<u>AUM</u>	<u>Monthly fee</u>	<u>Total</u>
First \$999,999.99	x 0.0791% =	\$790.99
Next \$1,000,000	x 0.0666% =	\$666.00
Next \$500,000	x 0.0541% =	\$270.50
Grand total for the month		<u>\$1,727.49</u>

The annual fee is negotiable based upon certain criteria (e.g., historical relationship, type of assets, anticipated future earning capacity, anticipated future additional assets, dollar amounts of assets to be managed, related accounts, account composition, negotiations with Clients, etc.). LifeGoal Wealth considers cash to be an asset class, and as such is included in fee calculations. Also, to be noted, at times fees will exceed the money market yield. Fees are billed monthly in arrears based on the amount of assets managed as of the close of business on the last business day of the previous month. If margin is utilized, the fees will be billed based on the gross asset value of the account.

LifeGoal Wealth may also utilize the services of a Sub-Advisor to manage Clients' investment portfolios by executing a Sub-Advisor agreement with other registered investment advisor firms. When using Sub-Advisors, the Client will pay additional fees depending on the account value, investment style and types of securities used. The Sub-Advisors fees will be disclosed to and acknowledged by the Client in LifeGoal Wealth's Investment Advisory Agreement. The Sub-Advisor's fees and the custodian's fees are not included in the fees charged by LifeGoal Wealth. Sub-Advisor may directly deduct their portion of the fee separately from LifeGoal Wealth.

Lower fees for comparable services may be available from other sources. Clients may terminate their account within five (5) business days of signing the Investment Advisory Agreement with no obligation and without penalty. After the initial five (5) business days, the agreement may be terminated by LifeGoal Wealth with thirty (30) days written notice to Client and by the Client at any time with written notice to LifeGoal Wealth. If cash and/or



securities are deposited into or withdrawn from an existing account mid billing period a prorated fee will be charged for that portion of the account. For accounts opened or closed mid-billing period, fees will be prorated based on the days services are provided during the given period. All unpaid earned fees will be due to LifeGoal Wealth. Client shall be given thirty (30) days prior written notice of any increase in fees. Any increase in fees will be acknowledged in writing by both parties before any increase in said fees occurs.

#### ASSETS UNDER ADVISEMENT

LifeGoal Wealth charges an annual investment advisory fee based on the total assets under advisement as follows:

Assets Under Management	Annual Fee	Monthly Fee
First \$999,999.99 (\$0-\$999,999.99)	0.95%	.0791%
Your next \$1,000,000 (\$1,000,000 - \$1,999,999.99)	0.80%	.0666%
Your next \$3,000,000 (\$2,000,000 - \$4,999,999.99)	0.65%	.0541%
Your next \$5,000,000 (\$5,000,000 - \$9,999,999.99)	0.40%	.0333%
Subsequent amounts (\$10,000,000+)	Negotiable	

This is a tiered/blended fee schedule, the asset management fee is calculated by applying different rates to different portions of the portfolio. LifeGoal Wealth may group certain related Client accounts for the purposes of achieving the minimum account size and determining the annualized fee.

#### **For example (based on monthly billing period):**

Client with \$2,500,000 under management would pay \$1,727.49 on an monthly basis.

<u>AUM</u>	<u>Monthly fee</u>	<u>Total</u>
First \$999,999.99	x 0.0791% =	\$790.99
Next \$1,000,000	x 0.0666% =	\$666.00
Next \$500,000	x 0.0541% =	\$270.50
Grand total for the month		<u>\$1,727.49</u>

The annual fee is negotiable based upon certain criteria (e.g., historical relationship, type of assets, anticipated future earning capacity, anticipated future additional assets, dollar amounts of assets to be managed, related accounts, account composition, negotiations with Clients, etc.). LifeGoal Wealth considers cash to be an asset class, and as such is included in fee calculations. Also, to be noted, at times fees will exceed the money market yield. Fees are billed monthly in advance based on the amount of assets managed as of the close of business on the last business day of the previous month. If margin is utilized, the fees will be billed based on the gross asset value of the account.

Fees to be assessed will be outlined in Schedule A of the Assets Under Advisement Agreement. The market value of the assets under advisement will include the entire balance of client assets, including cash, at the end of each month. Clients will have the option to choose whether their fee for this service will be deducted from a taxable account or if they prefer to be directly billed for this service which is done to avoid the withdrawal of fees from being viewed as a taxable distribution. Direct billings are due within thirty days.

Lower fees for comparable services may be available from other sources. Clients may terminate their account within five (5) business days of signing the Investment Advisory Agreement with no obligation and without penalty. After the initial five (5) business days,

the agreement may be terminated by LifeGoal Wealth with thirty (30) days written notice to Client and by the Client at any time with written notice to LifeGoal Wealth. If cash and/or securities are deposited into or withdrawn from an existing account mid billing period a prorated fee will be charged for that portion of the account. For accounts opened or closed mid-billing period, fees will be prorated based on the days services are provided during the given period. All unpaid earned fees will be due to LifeGoal Wealth. Should the Client terminate the advisory agreement with LifeGoal Wealth mid-billing period, they will be entitled to a pro-rata refund of the monthly fee paid, based on the number of days service was not provided. For example (continued from example above), if the Client terminates the agreement on the 15<sup>th</sup> day of the month they would be entitled to the following refund:  $(\$1,727.49/30) \times 15 = \$863.74$ . Client shall be given thirty (30) days prior written notice of any increase in fees. Any increase in fees will be acknowledged in writing by both parties before any increase in said fees occurs.

#### FINANCIAL PLANNING AND CONSULTING

LifeGoal Wealth charges an hourly fee based on complexity and unique Client needs for financial planning. Prior to the planning process the Client will be provided an estimated plan fee.

##### HOURLY FEES

Financial Planning Services are offered based on an hourly fee of \$250 per hour. The firm requires a minimum of four (4) hours for financial planning services.

Fees for financial plans are due upon commencement of the Advisory Agreement.

Services are completed and delivered inside of six months contingent upon timely delivery of all required documentation. Client may cancel within five (5) business days of signing Agreement with no obligation and without penalty. If the Client cancels after five (5) business days, any unearned fees will be refunded to the Client, or any unpaid earned fees will be due to LifeGoal Wealth. Refunds will be calculated based on the percentage of the plan completed. Should the client terminate the advisory agreement with LifeGoal Wealth before the finalized financial plan is delivered, they will be entitled to a pro-rata refund of the initial fee paid, based on how many hours of work LifeGoal Wealth has done on the plan at a rate of \$250/hr. For example, If a client agrees to a financial planning fee of \$5,000 ( $\$250/\text{hr} \times 20 \text{ hours}$ ) and the client decides to terminate the agreement after five hours of work by LifeGoal Wealth, they would be entitled to a refund of \$3,750 ( $\$5,000 - \text{five hours} @ \$250/\text{hour} = \$3,750$ ). LifeGoal Wealth reserves the right to waive the fee should the Client implement the plan through LifeGoal Wealth.

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#### **Client Payment of Fees**

Fees for asset management services are:

- Deducted from a designated Client account. The Client must consent in advance to direct debiting of their investment account.
- Check – to be remitted by Client to LifeGoal Wealth.
- Deducted from a non-qualified account managed by LifeGoal Wealth.
- Electronic Payment via ACH, Debit Card, or Credit Card (fees will be paid via a third party payment processor in which the client will securely input payment information and pay the advisory fee through a secure portal. LifeGoal Wealth will not have continuous access to the Client's banking information.)

Fees for assets under advisement services are:

- Check – to be remitted by Client to LifeGoal Wealth.
- Deducted from a non-qualified account managed by LifeGoal Wealth. The Client must consent in advance to direct debiting of their investment account.

Fees for financial plans will be billed:

- Check – to be remitted by Client to LifeGoal Wealth.
- Deducted from a non-qualified account managed by LifeGoal Wealth.
- Electronic Payment via ACH, Debit Card, or Credit Card (fees will be paid via a third party payment processor in which the client will securely input payment information and pay the advisory fee through a secure portal. LifeGoal Wealth will not have continuous access to the Client's banking information.)

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### **Additional Client Fees Charged**

Custodians may charge transaction fees and other related costs on the purchases or sales of mutual funds, equities, bonds, options and exchange-traded funds. Mutual funds, money market funds and exchange-traded funds also charge internal management fees, which are disclosed in the fund's prospectus. Margin interest may also apply for Client electing to utilize margin on their account(s). LifeGoal Wealth does not receive any compensation from these fees. All of these fees are in addition to the management fee you pay to LifeGoal Wealth. For more details on the brokerage practices, see Item 12 of this brochure.

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### **Prepayment of Client Fees**

LifeGoal Wealth does not require any prepayment of fees of more than \$1,200 per Client and six months or more in advance.

Fees for financial plans are due, in full, at the commencement of the contract.

If the Client cancels after five (5) business days, any unearned fees will be refunded to the Client, or any unpaid earned fees will be due to LifeGoal Wealth.

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### **External Compensation for the Sale of Securities to Clients**

LifeGoal Wealth does not receive any external compensation for the sale of securities to Clients, nor do any of the investment advisor representatives of LifeGoal Wealth.

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

### **Sharing of Capital Gains**

Fees are not based on a share of the capital gains or capital appreciation of managed securities.

LifeGoal Wealth does not use a performance-based fee structure because of the conflict of interest. Performance based compensation may create an incentive for LifeGoal Wealth to recommend an investment that may carry a higher degree of risk to the Client.

## **Item 7: Types of Clients**

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### **Description**

LifeGoal Wealth generally provides investment advice to individuals, high net worth individuals or business entities. Client relationships vary in scope and length of service.

### **Account Minimums**

LifeGoal Wealth requires a minimum of \$500,000 to open and maintain an account. In certain instances, the minimum account size may be lowered or waived.

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

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### **Methods of Analysis**

Security analysis methods may include Modern Portfolio Theory. Investing in securities involves risk of loss that Clients should be prepared to bear. Past performance is not a guarantee of future returns.

Modern Portfolio Theory is the theory of finance 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 Strategy**

The investment strategy for a specific Client is based upon the objectives stated by the Client during consultations. The Client may change these objectives at any time by providing written notice to LifeGoal Wealth. Each Client executes a Client profile form or similar form that documents their objectives and their desired investment strategy.

Other strategies may include long-term purchases, trading, and option writing (including covered options, uncovered options or spreading strategies).

### **Security Specific Material Risks**

All investment programs have certain risks that are borne by the investor. Our investment approach constantly keeps the risk of loss in mind. Investors face the following investment risks and should discuss these risks with LifeGoal Wealth:

- *Market Risk:* The prices of securities in which clients invest may decline in response to certain events taking place around the world, including those directly involving the companies whose securities are owned by a fund; conditions affecting the general economy; overall market changes; local, regional or global political, social or economic instability; and currency, interest rate and commodity price fluctuations. Investors should have a long-term perspective and be able to tolerate potentially sharp declines in market value.
- *Interest-rate Risk:* Fluctuations in interest rates may cause investment prices to fluctuate. For example, when interest rates rise, yields on existing bonds become less attractive, causing their market values to decline.
- *Inflation Risk:* When any type of inflation is present, a dollar today will buy more than a dollar next year, because purchasing power is eroding at the rate of inflation.
- *Currency Risk:* Overseas investments are subject to fluctuations in the value of the dollar against the currency of the investment's originating country. This is also referred to as exchange rate risk.

- *Reinvestment Risk:* This is the risk that future proceeds from investments may have to be reinvested at a potentially lower rate of return (i.e. interest rate). This primarily relates to fixed income securities.
- *Liquidity Risk:* Liquidity is the ability to readily convert an investment into cash. Generally, assets are more liquid if many traders are interested in a standardized product. For example, Treasury Bills are highly liquid, while real estate properties are not.
- *Management Risk:* The advisor's investment approach may fail to produce the intended results. If the advisor's assumptions regarding the performance of a specific asset class or fund are not realized in the expected time frame, the overall performance of the client's portfolio may suffer.
- *Equity Risk:* Equity securities tend to be more volatile than other investment choices. The value of an individual mutual fund or ETF can be more volatile than the market as a whole. This volatility affects the value of the client's overall portfolio. Small- and mid-cap companies are subject to additional risks. Smaller companies may experience greater volatility, higher failure rates, more limited markets, product lines, financial resources, and less management experience than larger companies. Smaller companies may also have a lower trading volume, which may disproportionately affect their market price, tending to make them fall more in response to selling pressure than is the case with larger companies.
- *Fixed Income Risk:* The issuer of a fixed income security may not be able to make interest and principal payments when due. Generally, the lower the credit rating of a security, the greater the risk that the issuer will default on its obligation. If a rating agency gives a debt security a lower rating, the value of the debt security will decline because investors will demand a higher rate of return. As nominal interest rates rise, the value of fixed income securities held by a fund is likely to decrease. A nominal interest rate is the sum of a real interest rate and an expected inflation rate.
- *Investment Companies Risk:* When a client invests in open end mutual funds or ETFs, the client indirectly bears their proportionate share of any fees and expenses payable directly by those funds. Therefore, the client will incur higher expenses, which may be duplicative. In addition, the client's overall portfolio may be affected by losses of an underlying fund and the level of risk arising from the investment practices of an underlying fund (such as the use of derivatives). ETFs are also subject to the following risks: (i) an ETF's shares may trade at a market price that is above or below their net asset value or (ii) trading of an ETF's shares may be halted if the listing exchange's officials deem such action appropriate, the shares are de-listed from the exchange, or the activation of market-wide "circuit breakers" (which are tied to large decreases in stock prices) halts stock trading generally. Adviser has no control over the risks taken by the underlying funds in which client invests.
- *Derivatives Risk:* Funds in a client's portfolio may use derivative instruments. The value of these derivative instruments derives from the value of an underlying asset, currency or index. Investments by a fund in such underlying funds may involve the risk that the value of the underlying fund's derivatives may rise or fall more rapidly than other investments, and the risk that an underlying fund may lose more than the amount that it invested in the derivative instrument in the first place. Derivative instruments also

involve the risk that other parties to the derivative contract may fail to meet their obligations, which could cause losses.

- *Foreign Securities Risk:* Funds in which clients invest may invest in foreign securities. Foreign securities are subject to additional risks not typically associated with investments in domestic securities. These risks may include, among others, currency risk, country risks (political, diplomatic, regional conflicts, terrorism, war, social and economic instability, currency devaluations and policies that have the effect of limiting or restricting foreign investment or the movement of assets), different trading practices, less government supervision, less publicly available information, limited trading markets and greater volatility. To the extent that underlying funds invest in issuers located in emerging markets, the risk may be heightened by political changes, changes in taxation, or currency controls that could adversely affect the values of these investments. Emerging markets have been more volatile than the markets of developed countries with more mature economies.
- *Long-term purchases:* Long-term investments are those vehicles purchased with the intention of being held for more than one year. Typically, the expectation of the investment is to increase in value so that it can eventually be sold for a profit. In addition, there may be an expectation for the investment to provide income. One of the biggest risks associated with long-term investments is volatility, the fluctuations in the financial markets that can cause investments to lose value.
- *Trading risk:* Investing involves risk, including possible loss of principal. There is no assurance that the investment objective of any fund or investment will be achieved.
- *Options Trading:* The risks involved with trading options are that they are very time sensitive investments. An options contract is generally a few months. Clients should be aware that the use of options involves additional risks. The risks of covered call writing include the potential for the market to rise sharply. In such case, the security may be called away and the account will no longer hold the security. When purchasing options there is the risk that the entire premium paid for the option can be lost if the option is not exercised or otherwise sold prior to the option's expiration date. When selling ("writing") options, the risk of loss can be much greater if the options are written uncovered ("naked"). The risk of loss can far exceed the amount of the premium received for an uncovered option and in the case of an uncovered call option the potential loss is unlimited.
- *Trading on Margin:* In a cash account, the risk is limited to the amount of money that has been invested. In a margin account, risk includes the amount of money invested plus the amount that has been loaned. As market conditions fluctuate, the value of marginable securities will also fluctuate, causing a change in the overall account balance and debt ratio. As a result, if the value of the securities held in a margin account depreciates, the client will be required to deposit additional cash or make full payment of the margin loan to bring account back up to maintenance levels. Clients who cannot comply with such a margin call may be sold out or bought in by the brokerage firm.
- *Foreign Investment Risk:* Investments in foreign securities may be riskier than U.S. investments because of factors such as, unstable international, political and economic conditions, currency fluctuations, foreign controls on investment and currency exchange, foreign governmental control of some issuers, potential confiscatory taxation

or nationalization of companies by foreign governments, withholding taxes, a lack of adequate company information, less liquid and more volatile exchanges and/or markets, ineffective or detrimental government regulation, varying accounting standards, political or economic factors that may severely limit business activities, and legal systems or market practices that may permit inequitable treatment of minority and/or non-domestic investors. Investments in emerging markets may involve these and other significant risks such as less mature economic structures and less developed and more thinly-traded securities markets.

The risks associated with utilizing Sub-Advisors include:

- Manager Risk
  - Sub-Advisor fails to execute the stated investment strategy.
- Business Risk
  - Sub-Advisor has financial or regulatory problems.
- The specific risks associated with the portfolios of the Sub-Advisor's which are disclosed in the Sub-Advisor's Form ADV Part 2.

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## **Item 9: Disciplinary Information**

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### **Criminal or Civil Actions**

LifeGoal Wealth and its management have not been involved in any reportable criminal or civil action.

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### **Administrative Enforcement Proceedings**

LifeGoal Wealth and its management have not been involved in administrative enforcement proceedings.

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### **Self-Regulatory Organization Enforcement Proceedings**

LifeGoal Wealth and its management have not been involved in any self-regulatory organizational enforcement proceedings that are material to a Client's or prospective Client's evaluation of LifeGoal Wealth or the integrity of its management.

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## **Item 10: Other Financial Industry Activities and Affiliations**

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### **Broker-Dealer or Representative Registration**

LifeGoal Wealth is not registered as a broker-dealer and no affiliated representatives of LifeGoal Wealth are registered representatives of a broker-dealer.

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### **Futures or Commodity Registration**

Neither LifeGoal Wealth nor its affiliated representatives are registered or have an application pending to register as a futures commission merchant, commodity pool operator, or a commodity trading advisor.

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### **Material Relationships Maintained by this Advisory Business and Conflicts of Interest**

Mr. Taylor Sohns is the Co-Founder for LifeGoal Investments, LLC. Where he creates online content regarding educational finance, raising a family and lifestyle. He spends approximately 5% of his time on this activity. He may receive separate yet typical compensation. Mr. Brett Sohns is also a Co-Founder for LifeGoal Investments, LLC. He

spends 0% of his time on this activity. He may receive separate yet typical compensation by referring Clients to LifeGoal Wealth Advisors, LLC.

These practices represent a conflict of interest because it gives an incentive to recommend products or services based on the fee amount received. This conflict is mitigated by disclosures, procedures and the firm's fiduciary obligation to place the best interest of the Client first and the Clients are not required to purchase any products or services. Clients have the option to purchase these products or services through another firm of their choosing.

Additionally, Taylor Sohns serves as a partner and treasurer for Forever Young Springs, LLC, and is the owner of LifeGoal Lending LLC, he dedicates less than 10% of his time to these activities. There is no conflict of interest, as there will be no overlap in clients.

Additionally, Brett Sohns is the owner of Forever Young Springs, LLC, as well as LifeGoal Lending LLC, dedicating about 6% of his time to these businesses. There is no conflict of interest, as there will be no overlap in clients.

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**Recommendations or Selections of Other Investment Advisors and Conflicts of Interest**

LifeGoal Wealth may also utilize the services of a Sub-Advisor to manage Clients' investment portfolios. Sub-Advisors will maintain the models or investment strategies agreed upon between Sub-Advisor and LifeGoal Wealth. Sub-Advisors execute all trades on behalf of LifeGoal Wealth in Client accounts. LifeGoal Wealth will be responsible for the overall direct relationship with the Client. LifeGoal Wealth retains the authority to terminate the Sub-Advisor relationship at LifeGoal Wealth's discretion.

In addition to the authority granted to LifeGoal Wealth, Clients will grant LifeGoal Wealth full discretionary authority and authorizes LifeGoal Wealth to select and appoint one or more independent investment advisors ("Advisors") to provide investment advisory services to Client without prior consultation with or the prior consent of Client. Such Advisors shall have all of the same authority relating to the management of Client's investment accounts as is granted to LifeGoal Wealth in the Agreement. LifeGoal Wealth ensures that before selecting other advisors for Client that the other advisors are properly licensed or registered as an investment advisor.

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

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**Code of Ethics Description**

The affiliated persons (affiliated persons include employees and/or independent contractors) of LifeGoal Wealth have committed to a Code of Ethics ("Code"). The purpose of our Code is to set forth standards of conduct expected of LifeGoal Wealth affiliated persons and addresses conflicts that may arise. The Code defines acceptable behavior for affiliated persons of LifeGoal Wealth. The Code reflects LifeGoal Wealth and its supervised persons' responsibility to act in the best interest of their Client.

One area which the Code addresses is when affiliated persons buy or sell securities for their personal accounts and how to mitigate any conflict of interest with our Clients. We do not allow any affiliated persons to use non-public material information for their personal profit or to use internal research for their personal benefit in conflict with the benefit to our Clients.



LifeGoal Wealth's policy prohibits any person from acting upon or otherwise misusing non-public or inside information. No advisory representative or other affiliated person, officer or director of LifeGoal Wealth may recommend any transaction in a security or its derivative to advisory Clients or engage in personal securities transactions for a security or its derivatives if the advisory representative possesses material, non-public information regarding the security.

LifeGoal Wealth's Code is based on the guiding principle that the interests of the Client are our top priority. LifeGoal Wealth's officers, directors, advisors, and other affiliated persons have a fiduciary duty to our Clients and must diligently perform that duty to maintain the complete trust and confidence of our Clients. When a conflict arises, it is our obligation to put the Client's interests over the interests of either affiliated persons or the company.

The Code applies to "access" persons. "Access" persons are affiliated persons who have access to non-public information regarding any Clients' purchase or sale of securities, or non-public information regarding the portfolio holdings of any reportable fund, who are involved in making securities recommendations to Clients, or who have access to such recommendations that are non-public.

LifeGoal Wealth will provide a copy of the Code of Ethics to any Client or prospective Client upon request.

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**Investment Recommendations Involving a Material Financial Interest and Conflict of Interest**

LifeGoal Wealth and its affiliated persons do not recommend to Clients securities in which we have a material financial interest.

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**Advisory Firm Purchase of Same Securities Recommended to Clients and Conflicts of Interest**

LifeGoal Wealth and its affiliated persons may buy or sell securities that are also held by Clients. In order to mitigate conflicts of interest such as trading ahead of Client transactions, affiliated persons are required to disclose all reportable securities transactions as well as provide LifeGoal Wealth with copies of their brokerage statements.

The Chief Compliance Officer of LifeGoal Wealth is Taylor Sohns. He reviews all trades of the affiliated persons each quarter. The personal trading reviews ensure that the personal trading of affiliated persons does not affect the markets and that Clients of the firm receive preferential treatment over associated persons' transactions.

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**Client Securities Recommendations or Trades and Concurrent Advisory Firm Securities Transactions and Conflicts of Interest**

LifeGoal Wealth does not have a material financial interest in any securities being recommended. However, affiliated persons may buy or sell securities at the same time they buy or sell securities for Clients. In order to mitigate conflicts of interest such as front running, affiliated persons are required to disclose all reportable securities transactions as well as provide LifeGoal Wealth with copies of their brokerage statements.

The Chief Compliance Officer of LifeGoal Wealth is Taylor Sohns. He reviews all trades of the affiliated persons each quarter. The personal trading reviews ensure that the personal trading of affiliated persons does not affect the markets and that Clients of the firm receive preferential treatment over associated persons' transactions.

## **Item 12: Brokerage Practices**

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### **Factors Used to Select Broker-Dealers for Client Transactions**

LifeGoal Wealth will recommend the use of a particular broker-dealer based on their duty to seek best execution for the client, meaning they have an obligation to obtain the most favorable terms for a client under the circumstances. The determination of what may constitute best execution and price in the execution of a securities transaction by a broker involves a number of considerations and is subjective. Factors affecting brokerage selection include the overall direct net economic result to the portfolios, the efficiency with which the transaction is affected, the ability to effect the transaction where a large block is involved, the operational facilities of the broker-dealer, the value of an ongoing relationship with such broker and the financial strength and stability of the broker. LifeGoal Wealth will select appropriate brokers based on a number of factors including but not limited to their relatively low transaction fees and reporting ability. LifeGoal Wealth relies on its broker to provide its execution services at the best prices available. Lower fees for comparable services may be available from other sources. Clients pay for any and all custodial fees in addition to the advisory fee charged by LifeGoal Wealth. LifeGoal Wealth does not receive any portion of the trading fees.

LifeGoal Wealth will recommend the use of Charles Schwab & Co., Inc.

- *Research and Other Soft Dollar Benefits*

The Securities and Exchange Commission defines soft dollar practices as arrangement under which products or services other than execution services are obtained by LifeGoal Wealth from or through a broker-dealer in exchange for directing Client transactions to the broker-dealer. Although LifeGoal Wealth has no formal soft dollar arrangements, LifeGoal Wealth may receive products, research and/or other services from custodians or broker-dealers connected to client transactions or “soft dollar benefits.” As permitted by Section 28(e) of the Securities Exchange Act of 1934, LifeGoal Wealth receives economic benefits as a result of commissions generated from securities transactions by the custodian or broker-dealer from the accounts of LifeGoal Wealth. LifeGoal Wealth cannot ensure that a particular client will benefit from soft dollars or the client’s transactions paid for the soft dollar benefits. LifeGoal Wealth does not seek to proportionately allocate benefits to client accounts to any soft dollar benefits generated by the accounts.

A conflict of interest exists when LifeGoal Wealth receives soft dollars which could result in higher commissions charged to Clients. This conflict is mitigated by the fact that LifeGoal Wealth has a fiduciary responsibility to act in the best interest of its Clients and the services received are beneficial to all Clients.

- *Brokerage for Client Referrals*

LifeGoal Wealth does not receive client referrals from any custodian or third party in exchange for using that broker-dealer or third party.

- *Directed Brokerage*

Clients who direct brokerage outside our recommendation may be unable to achieve the most favorable execution of client transactions as client directed brokerage may cost clients more money. For example, in a directed brokerage account, you may pay higher brokerage commissions because we may not be able to aggregate orders to

reduce transaction costs, or you may receive less favorable prices. Not all advisors require their clients to direct brokerage.

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### **Aggregating Securities Transactions for Client Accounts**

LifeGoal Wealth is authorized in its discretion to aggregate purchases and sales and other transactions made for the account with purchases and sales and transactions in the same securities for other Clients of LifeGoal Wealth. All Clients participating in the aggregated order shall receive an average share price with all other transaction costs shared on a pro-rated basis. If aggregation is not allowed or infeasible and individual transactions occur (e.g., withdrawal or liquidation requests, odd-lot trades, etc.) an account may potentially be assessed higher costs or less favorable prices than those where aggregation has occurred.

## **Item 13: Review of Accounts**

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### **Schedule for Periodic Review of Client Accounts or Financial Plans and Advisory Persons Involved**

Account reviews are performed quarterly by the Chief Compliance Officer of LifeGoal Wealth, Taylor Sohns. Account reviews are performed more frequently when market conditions dictate. Reviews of Client accounts include, but are not limited to, a review of Client documented risk tolerance, adherence to account objectives, investment time horizon, and suitability criteria, reviewing target allocations of each asset class to identify if there is an opportunity for rebalancing, and reviewing accounts for tax loss harvesting opportunities.

Financial plans generated are updated as requested by the Client and pursuant to a new or amended agreement, LifeGoal Wealth suggests updating at least annually.

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### **Review of Client Accounts on Non-Periodic Basis**

Other conditions that may trigger a review of Clients' accounts are changes in the tax laws, new investment information, and changes in a Client's own situation.

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### **Content of Client Provided Reports and Frequency**

Clients receive written account statements no less than monthly for managed accounts. Account statements are issued by LifeGoal Wealth's custodian. Client receives confirmations of each transaction in account from custodian and an additional statement during any month in which a transaction occurs. Performance reports will be provided by LifeGoal Wealth upon Client request to Clients with assets under management.

## **Item 14: Client Referrals and Other Compensation**

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### **Economic Benefits Provided to the Advisory Firm from External Sources and Conflicts of Interest**

LifeGoal Wealth receives additional economic benefits from external sources as described above in Item 12.

LifeGoal Wealth may receive marketing assistance from various investment companies and/or institutional money managers. This creates a conflict of interest because it gives an incentive to LifeGoal Wealth to place Client assets with these firms. This conflict is mitigated by disclosures, procedures and the firm's fiduciary obligation to place the best

interest of the Client first. Clients are not required to use any of the investment companies and/or institutional money managers that may sponsor marketing events.

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#### **Advisory Firm Payments for Client Referrals**

LifeGoal Wealth does not compensate for Client referrals.

### **Item 15: Custody**

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#### **Account Statements**

All assets are held at qualified custodians, which means the custodians provide account statements directly to Clients at their address of record at least quarterly. Clients are urged to carefully compare the account statements received directly from their custodians to any documentation or reports prepared by LifeGoal Wealth.

LifeGoal Wealth is deemed to have limited custody solely because advisory fees are directly deducted from Client's accounts by the custodian on behalf of LifeGoal Wealth.

### **Item 16: Investment Discretion**

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#### **Discretionary Authority for Trading**

If applicable, Client will authorize LifeGoal Wealth discretionary authority, via the advisory agreement, to determine, without obtaining specific Client consent, the securities to be bought or sold, and the amount of the securities to be bought or sold. If applicable, Client will authorize LifeGoal Wealth discretionary authority to execute selected investment program transactions as stated within the Investment Advisory Agreement. If, however, consent for discretion is not given, LifeGoal Wealth will obtain prior Client approval before executing each transaction.

LifeGoal Wealth allows Clients to place certain restrictions, as outlined in the Client's Investment Policy Statement or similar document. These restrictions must be provided to LifeGoal Wealth in writing.

The Client approves the custodian to be used and the commission rates paid to the custodian. LifeGoal Wealth does not receive any portion of the transaction fees or commissions paid by the Client to the custodian.

### **Item 17: Voting Client Securities**

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#### **Proxy Votes**

LifeGoal Wealth does not vote proxies on securities. Clients are expected to vote their own proxies. The Client will receive their proxies directly from the custodian of their account or from a transfer agent.

When assistance on voting proxies is requested, LifeGoal Wealth will provide recommendations to the Client. If a conflict of interest exists, it will be disclosed to the Client. If the Client requires assistance or has questions, they can reach out to the investment advisor representatives of the firm at the contact information on the cover page of this document.

## **Item 18: Financial Information**

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### **Balance Sheet**

A balance sheet is not required to be provided to Clients because LifeGoal Wealth does not serve as a custodian for Client funds or securities and LifeGoal Wealth does not require prepayment of fees of more than \$1,200 per Client and six months or more in advance.

### **Financial Conditions Reasonably Likely to Impair Advisory Firm's Ability to Meet Commitments to Clients**

LifeGoal Wealth has no condition that is reasonably likely to impair our ability to meet contractual commitments to our Clients.

### **Bankruptcy Petitions during the Past Ten Years**

LifeGoal Wealth has not had any bankruptcy petitions in the last ten years.

Item 1 Cover Page

**SUPERVISED PERSON BROCHURE**  
FORM ADV PART 2B

Taylor Sohns, CFP®, CIMA

**LifeGoal Wealth Advisors LLC**

**Office Address:**

8 Winding Brook Drive  
Saratoga Springs, NY 12866

**Tel:** 607-434-0742

**Email:** [taylor.sohns@lifegoalinvestments.com](mailto:taylor.sohns@lifegoalinvestments.com)

**Website:** [www.lifegoalinvestments.com](http://www.lifegoalinvestments.com)

October 16, 2024

This brochure supplement provides information about Taylor Sohns and supplements the LifeGoal Wealth Advisors LLC brochure. You should have received a copy of that brochure. Please contact Taylor Sohns if you did not receive the brochure or if you have any questions about the contents of this supplement.

**ADDITIONAL INFORMATION ABOUT TAYLOR SOHNS (CRD #5665289) IS AVAILABLE ON THE SEC'S WEBSITE AT [WWW.ADVISERINFO.SEC.GOV](http://WWW.ADVISERINFO.SEC.GOV).**

## Brochure Supplement (Part 2B of Form ADV)

### Supervised Person Brochure

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#### Principal Executive Officer – Taylor Sohns, CFP®, CIMA

- Year of birth: 1988
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#### Item 2 - Educational Background and Business Experience

##### Educational Background:

- Iona University; Master of Business Administration – Finance; 2012
- Iona University; Bachelor of Science - Finance; 2010

##### Business Experience:

- LifeGoal Lending LLC; Owner; 10/2024 - Present
- LifeGoal Wealth Advisors LLC.; Managing Member/Investment Advisor Representative/Chief Compliance Officer; 07/2023-Present
- LifeGoal Investments, LLC; Co-Founder; 09/2021-Present
- Forever Young Springs, LLC; Partner/Treasurer; 04/2016-Present
- LifeGoal Investments LLC; Investment Advisor Representative; 09/2021-06/2023
- Franklin Templeton; Advisor Consultant; 09/2020-08/2021
- Legg Mason; Advisor Consultant; 05/2019-08/2020
- Lord Abbett; Advisor Consultant; 04/2018-04/2019
- Legg Mason; Advisor Consultant; 10/2010-03/2018

##### Professional Certifications

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Taylor Sohns has earned certifications and credentials that are required to be explained in further detail.

##### CERTIFIED FINANCIAL PLANNER™ (CFP®)

I am certified for financial planning services in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board"). Therefore, I may refer to myself as a CERTIFIED FINANCIAL PLANNER™ professional or a CFP® professional, and I may use these and CFP Board's other certification marks (the "CFP Board Certification Marks"). CFP® certification is voluntary. No federal or state law or regulation requires financial planners to hold CFP® certification. You may find more information about CFP® certification at [www.cfp.net](http://www.cfp.net).

CFP® professionals have met CFP Board's high standards for education, examination, experience, and ethics. To become a CFP® professional, an individual must fulfill the following requirements:

- **Education** – Earn a bachelor's degree or higher from an accredited college or university and complete CFP Board-approved coursework at a college or university through a CFP Board Registered Program. The coursework covers the financial planning subject areas CFP Board has determined are necessary for the competent and professional delivery of financial planning services, as well as a comprehensive

financial plan development capstone course. A candidate may satisfy some of the coursework requirements through other qualifying credentials.

- **Examination** – Pass the comprehensive CFP® Certification Examination. The examination is designed to assess an individual's ability to integrate and apply a broad base of financial planning knowledge in the context of real-life financial planning situations.
- **Experience** – Complete 6,000 hours of professional experience related to the personal financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.
- **Ethics** – Satisfy the *Fitness Standards for Candidates for CFP® Certification and Former CFP® Professionals Seeking Reinstatement* and agree to be bound by CFP Board's *Code of Ethics and Standards of Conduct* ("Code and Standards"), which sets forth the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements to remain certified and maintain the right to continue to use the CFP Board Certification Marks:

- **Ethics** – Commit to complying with CFP Board's *Code and Standards*. This includes a commitment to CFP Board, as part of the certification, to act as a fiduciary, and therefore, act in the best interests of the client, at all times when providing financial advice and financial planning. CFP Board may sanction a CFP® professional who does not abide by this commitment, but CFP Board does not guarantee a CFP® professional's services. A client who seeks a similar commitment should obtain a written engagement that includes a fiduciary obligation to the client.
- **Continuing Education** – Complete 30 hours of continuing education hours every two years to maintain competence, demonstrate specified levels of knowledge, skills, and abilities, and keep up with developments in financial planning. Two of the hours must address the *Code and Standards*.

#### CIMA

- Must be a CIMA member and require members to pass the CIMA examinations including the CIMA certificate in Business Accounting.
- Three years management accounting experience.

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#### **Item 3 - Disciplinary Information**

1. Mr. Sohns has never been involved in a criminal or civil action in a domestic, foreign, or military court of competent jurisdiction for which he:
  - a. Was convicted of or pled guilty or nolo contendere ("no contest") to (a) any felony; (b) misdemeanor that involved investments or an investment-related business, fraud, false statement, or omissions, wrongful taking of property, bribery, perjury, counterfeiting, or extortion; or (c) a conspiracy to commit any of these offenses.
  - b. Is the named subject of a pending criminal proceeding that involves an investment-related business, fraud, false statements, or omissions, wrongful



- taking of property, bribery, perjury, forgery, counterfeiting, extortion, or a conspiracy to commit any of these offenses.
- c. Was found to have been involved in a violation of an investment-related statute or regulation; or
  - d. Was the subject of any order, judgement or decree permanently or temporarily enjoining, or otherwise limiting, him from engaging in any investment related activity, or from violating any investment-related statute, rule, or order?
2. Mr. Sohns never had an administrative proceeding before the SEC, any other federal regulatory agency, any state regulatory agency, or any foreign financial regulatory authority in which he:
- a. Was found to have caused an investment-related business to lose its authorization to do business, or the subject of an order by the agency or authority.
  - b. Was found to have been involved in a violation of an investment-related statute or regulation or was the subject of an order by the agency or authority.
    - a. (a)denying, suspending, or revoking the authorization of the supervised person to act in an investment-related business; (b) barring or suspending his association with an investment-related business; (c) otherwise significantly limiting his investment-related activities; or (d) imposing a civil money penalty of more than \$2,500 on him.
3. Mr. Sohns has never been the subject of a self-regulatory organization (SRO) proceeding in which he:
- a. Was found to have caused an investment-related business to lose its authorization to do business; or
  - b. Was found to have been involved in a violation of the SRO's rules and was: (a) barred or suspended from membership or from association with other members or was expelled from membership; (b) otherwise significantly limited from investment-related activities; or (c) fined more than \$2,500.
4. Mr. Sohns has not been involved in any other hearing or formal adjudication in which a professional attainment, designation, or license of the supervised person was revoked or suspended because of a violation of rules relating to professional conduct.
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#### **Item 4 - Other Business Activities**

Mr. Taylor Sohns is the Co-Founder for LifeGoal Investments, LLC. Where he creates online content regarding educational finance, raising a family and lifestyle. He spends approximately 5% of his time on this activity. He may receive separate yet typical compensation.

This practice represents a conflict of interest because it gives an incentive to recommend products or services based on the fee amount received. This conflict is mitigated by disclosures, procedures and the firm's fiduciary obligation to place the best interest of the Client first and the Clients are not required to purchase any products or services. Clients have the option to purchase these products or services through another firm of their choosing.

Additionally, Taylor Sohns serves as a partner and treasurer for Forever Young Springs, LLC, and is the owner of LifeGoal Lending LLC, he dedicates less than 10% of his time to these activities. There is no conflict of interest, as there will be no overlap in clients..

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**Item 5 - Additional Compensation**

Mr. Sohns does not receive any performance-based fees and does not receive any additional compensation for performing advisory services other than what is disclosed in Item 5 of Part 2A.

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**Item 6 - Supervision**

Since Mr. Sohns is the Chief Compliance Officer of LifeGoal Wealth and is responsible for all supervision and monitoring of investment advice offered to Clients. He will adhere to the policies and procedures as described in the firm's Compliance Manual. He can be reached at [taylor.sohns@lifegoalinvestments.com](mailto:taylor.sohns@lifegoalinvestments.com) or 607-434-0742.

Item 1 Cover Page

**SUPERVISED PERSON BROCHURE**  
FORM ADV PART 2B

Brett Sohns

**LifeGoal Wealth Advisors LLC**

**Office Address:**

8 Winding Brook Drive  
Saratoga Springs, NY 12866

**Tel:** 607-434-0742

**Email:** [brett.sohns@lifegoalinvestments.com](mailto:brett.sohns@lifegoalinvestments.com)

**Website:** [www.lifegoalinvestments.com](http://www.lifegoalinvestments.com)

October 16, 2024

This brochure supplement provides information about Brett Sohns and supplements the LifeGoal Wealth Advisors LLC brochure. You should have received a copy of that brochure. Please contact Brett Sohns if you did not receive the brochure or if you have any questions about the contents of this supplement.

**ADDITIONAL INFORMATION ABOUT BRETT SOHNS (CRD #5472309) IS AVAILABLE ON THE SEC'S WEBSITE AT [WWW.ADVISERINFO.SEC.GOV](http://WWW.ADVISERINFO.SEC.GOV).**

## **Brochure Supplement (Part 2B of Form ADV)**

### **Supervised Person Brochure**

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#### **Principal Executive Officer – Brett Sohns**

- Year of birth: 1983
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#### **Item 2 - Educational Background and Business Experience**

##### **Educational Background:**

- Iona University; Master of Business Administration – Business; 2007
- Iona University; Bachelor of Science - Business; 2006

##### **Business Experience:**

- LifeGoal Lending LLC; Owner; 10/2024 - Present
  - LifeGoal Wealth Advisors LLC.; Managing Member/Investment Advisor Representative; 05/2024-Present
  - LifeGoal Investments, LLC; Co-Founder; 09/2021-Present
  - Forever Young Springs LLC; Owner; 04/2016-Present
  - LifeGoal Investments LLC; Investment Advisor Representative; 09/2021-06/2023
  - Advisors Asset Management; Regional VP/Investment Advisor Representative; 11/2019-05/2021
  - Hartford Funds Distributors, LLC; Regional VP/Investment Advisor Representative; 08/2016-10/2019
  - Schroders; Regional VP/Investment Advisor Representative; 02/2012-08/2016
- 

#### **Item 3 - Disciplinary Information**

1. Mr. Sohns has never been involved in a reportable criminal or civil action in a domestic, foreign, or military court of competent jurisdiction for which he:
  - a. Was convicted of or pled guilty or nolo contendere (“no contest”) to (a) any felony; (b) misdemeanor that involved investments or an investment-related business, fraud, false statement, or omissions, wrongful taking of property, bribery, perjury, counterfeiting, or extortion; or (c) a conspiracy to commit any of these offenses.
  - b. Is the named subject of a pending criminal proceeding that involves an investment-related business, fraud, false statements, or omissions, wrongful taking of property, bribery, perjury, forgery, counterfeiting, extortion, or a conspiracy to commit any of these offenses.
  - c. Was found to have been involved in a violation of an investment-related statute or regulation; or
  - d. Was the subject of any order, judgement or decree permanently or temporarily enjoining, or otherwise limiting, him from engaging in any investment related activity, or from violating any investment-related statute, rule, or order?
2. Mr. Sohns never had an administrative proceeding before the SEC, any other federal regulatory agency, any state regulatory agency, or any foreign financial regulatory authority in which he:

- a. Was found to have caused an investment-related business to lose its authorization to do business, or the subject of an order by the agency or authority.
  - b. Was found to have been involved in a violation of an investment-related statute or regulation or was the subject of an order by the agency or authority.
    - a. (a) denying, suspending, or revoking the authorization of the supervised person to act in an investment-related business; (b) barring or suspending his association with an investment-related business; (c) otherwise significantly limiting his investment-related activities; or (d) imposing a civil money penalty of more than \$2,500 on him.
3. Mr. Sohns has never been the subject of a self-regulatory organization (SRO) proceeding in which he:
- a. Was found to have caused an investment-related business to lose its authorization to do business; or
  - b. Was found to have been involved in a violation of the SRO's rules and was: (a) barred or suspended from membership or from association with other members or was expelled from membership; (b) otherwise significantly limited from investment-related activities; or (c) fined more than \$2,500.
4. Mr. Sohns has not been involved in any other hearing or formal adjudication in which a professional attainment, designation, or license of the supervised person was revoked or suspended because of a violation of rules relating to professional conduct.
- 

#### **Item 4 - Other Business Activities**

Mr. Brett Sohns is the Co-Founder for LifeGoal Investments, LLC. He spends 0% of his time on this activity. He may receive separate yet typical compensation by referring Clients to LifeGoal Wealth Advisors, LLC.

This practice represents a conflict of interest because it gives an incentive to recommend products or services based on the fee amount received. This conflict is mitigated by disclosures, procedures and the firm's fiduciary obligation to place the best interest of the Client first and the Clients are not required to purchase any products or services. Clients have the option to purchase these products or services through another firm of their choosing.

Additionally, Brett Sohns is the owner of Forever Young Springs, LLC, as well as LifeGoal Lending LLC, dedicating about 6% of his time to these businesses. There is no conflict of interest, as there will be no overlap in clients..

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#### **Item 5 - Additional Compensation**

Mr. Sohns does not receive any performance-based fees and does not receive any additional compensation for performing advisory services other than what is disclosed in Item 5 of Part 2A.

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#### **Item 6 - Supervision**

Taylor Sohns is the Chief Compliance Officer of LifeGoal Wealth. Taylor Sohns reviews Brett Sohns' work through Client account reviews and quarterly personal transaction reports, as well as face-to-face and phone interactions. Taylor Sohns can be reached at [taylor.sohns@lifegoalinvestments.com](mailto:taylor.sohns@lifegoalinvestments.com) or 607-434-0742.

Item 1 Cover Page

**SUPERVISED PERSON BROCHURE**  
FORM ADV PART 2B

Maxwell Hulbert

**LifeGoal Wealth Advisors LLC**

**Office Address:**

8 Winding Brook Drive  
Saratoga Springs, NY 12866

**Tel:** 607-434-0742

**Email:** [max.hulbert@lifegoalinvestments.com](mailto:max.hulbert@lifegoalinvestments.com)

**Website:** [www.lifegoalinvestments.com](http://www.lifegoalinvestments.com)

October 16, 2024

This brochure supplement provides information about Maxwell Hulbert and supplements the LifeGoal Wealth Advisors LLC brochure. You should have received a copy of that brochure. Please contact Maxwell Hulbert if you did not receive the brochure or if you have any questions about the contents of this supplement.

**ADDITIONAL INFORMATION ABOUT MAXWELL HULBERT (CRD  
#7096096) IS AVAILABLE ON THE SEC'S WEBSITE AT  
[WWW.ADVISERINFO.SEC.GOV](http://WWW.ADVISERINFO.SEC.GOV).**

## **Brochure Supplement (Part 2B of Form ADV)**

### **Supervised Person Brochure**

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#### **Principal Executive Officer – Maxwell Hulbert**

- Year of birth: 1999
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#### **Item 2 - Educational Background and Business Experience**

##### **Educational Background:**

- Utica College; Bachelor of Science – Business, Finance & Economics; 2021

##### **Business Experience:**

- LifeGoal Lending LLC; Director of Lawyer Relations; 10/2024 - Present
  - LifeGoal Wealth Advisors LLC.; Investment Advisor Representative; 05/2024-Present
  - LifeGoal Wealth Advisors LLC: Analyst; 01/2024-Present
  - Maxwell Hulbert, Sole Proprietor; Insurance Agent; 04/2022 - Present
  - Knight Strategic Wealth; Retirement Planning Specialist; 03/2022-11/2023
  - Unemployed; 12/2021-02/2022
  - SUNY Delhi College Golf Course; Caddie 05/2021-11/2021
  - Northwestern Mutual; Financial Representative; 11/2019-03/2020
  - Full Time Student; Utica, NY; 05/2014-05/2021
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#### **Item 3 - Disciplinary Information**

5. Mr. Hulbert has never been involved in a criminal or civil action in a domestic, foreign, or military court of competent jurisdiction for which he:
  - e. Was convicted of or pled guilty or nolo contendere (“no contest”) to (a) any felony; (b) misdemeanor that involved investments or an investment-related business, fraud, false statement, or omissions, wrongful taking of property, bribery, perjury, counterfeiting, or extortion; or (c) a conspiracy to commit any of these offenses.
  - f. Is the named subject of a pending criminal proceeding that involves an investment-related business, fraud, false statements, or omissions, wrongful taking of property, bribery, perjury, forgery, counterfeiting, extortion, or a conspiracy to commit any of these offenses.
  - g. Was found to have been involved in a violation of an investment-related statute or regulation; or
  - h. Was the subject of any order, judgement or decree permanently or temporarily enjoining, or otherwise limiting, him from engaging in any investment related activity, or from violating any investment-related statute, rule, or order?
6. Mr. Hulbert never had an administrative proceeding before the SEC, any other federal regulatory agency, any state regulatory agency, or any foreign financial regulatory authority in which he:
  - c. Was found to have caused an investment-related business to lose its authorization to do business, or the subject of an order by the agency or authority.

- d. Was found to have been involved in a violation of an investment-related statute or regulation or was the subject of an order by the agency or authority.
    - a. (a) denying, suspending, or revoking the authorization of the supervised person to act in an investment-related business; (b) barring or suspending his association with an investment-related business; (c) otherwise significantly limiting his investment-related activities; or (d) imposing a civil money penalty of more than \$2,500 on him.
  - 7. Mr. Hulbert has never been the subject of a self-regulatory organization (SRO) proceeding in which he:
    - c. Was found to have caused an investment-related business to lose its authorization to do business; or
    - d. Was found to have been involved in a violation of the SRO's rules and was: (a) barred or suspended from membership or from association with other members or was expelled from membership; (b) otherwise significantly limited from investment-related activities; or (c) fined more than \$2,500.
  - 8. Mr. Hulbert has not been involved in any other hearing or formal adjudication in which a professional attainment, designation, or license of the supervised person was revoked or suspended because of a violation of rules relating to professional conduct.
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#### **Item 4 - Other Business Activities**

Maxwell Hulbert has a financial affiliated business as an independent insurance agent. Approximately 0% of his time is spent on this activity. He will offer Clients services from this activity. As an insurance agent, he may receive separate yet typical compensation.

This practice represents a conflict of interest because it gives an incentive to recommend products based on the commission amount received. This conflict is mitigated by disclosures, procedures and the firm's fiduciary obligation to place the best interest of the Client first and the Clients are not required to purchase any products. Clients have the option to purchase these products through another insurance agent of their choosing. See Item 10 for more details.

In addition, Mr. Hulbert is the director of lawyer relations for LifeGoal Lending LLC. Approximately 5% of his time is spent in this activity. It does not create a conflict of interest because there will be no crossover clients.

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#### **Item 5 - Additional Compensation**

Maxwell Hulbert receives commissions on the insurance he sells. He does not receive any performance-based fees and does not receive any additional compensation for performing advisory services other than what is disclosed in Item 5 of Part 2A.

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#### **Item 6 - Supervision**

Taylor Sohns is the Chief Compliance Officer of LifeGoal Wealth. Taylor Sohns reviews Maxwell Hulbert's work through Client account reviews and quarterly personal transaction reports, as well as face-to-face and phone interactions. Taylor Sohns can be reached at [taylor.sohns@lifegoalinvestments.com](mailto:taylor.sohns@lifegoalinvestments.com) or 607-434-0742.