

LIFE GUIDE

FINANCIAL ADVISORS

LifeGuide Financial Advisors, LLC

Form ADV Part 2A – Disclosure Brochure

Effective: May 12, 2020

This Form ADV Part 2A (“Disclosure Brochure”) provides information about the qualifications and business practices of LifeGuide Financial Advisors, LLC (“LifeGuide Financial” or the “Advisor”). If you have any questions about the content of this Disclosure Brochure, please contact the Advisor at (717) 796-1700.

LifeGuide Financial is a registered investment advisor with the U.S. Securities and Exchange Commission (“SEC”). The information in this Disclosure Brochure has not been approved or verified by the SEC or by any state securities authority. Registration of an investment advisor does not imply any specific level of skill or training. This Disclosure Brochure provides information about LifeGuide Financial to assist you in determining whether to retain the Advisor.

Additional information about LifeGuide Financial and its Advisory Persons is available on the SEC’s website at www.adviserinfo.sec.gov by searching with the Advisor’s firm name or CRD# 284842.

LifeGuide Financial Advisors, LLC	
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Item 2 – Material Changes

Form ADV 2 is divided into two parts: *Part 2A (the "Disclosure Brochure")* and *Part 2B (the "Brochure Supplement")*. The Disclosure Brochure provides information about a variety of topics relating to an Advisor's business practices and conflicts of interest. The Brochure Supplement provides information about Advisory Persons of LifeGuide Financial. For convenience, the Advisor has combined these documents into a single disclosure document.

LifeGuide Financial believes that communication and transparency are the foundation of its relationship with clients and will continually strive to provide you with complete and accurate information at all times. LifeGuide Financial encourages all current and prospective clients to read this Disclosure Brochure and discuss any questions you may have with the Advisor.

Material Changes

The following material changes have been made to this Disclosure Brochure since the last filing and distribution to Clients:

- The Advisor no longer receives additional services in the form of financial support from TD Ameritrade and no longer recommends the use of independent managers.
- The Advisor recommends the utilization of Non-Purpose Loans made available through TD Ameritrade's banking affiliate. Please see Item 4 and Item 8 for additional information.

Future Changes

From time to time, the Advisor may amend this Disclosure Brochure to reflect changes in business practices, changes in regulations or routine annual updates as required by the securities regulators. This complete Disclosure Brochure or a Summary of Material Changes shall be provided to you annually and if a material change occurs.

At any time, you may view the current Disclosure Brochure on-line at the SEC's Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching with the Advisor's firm name or CRD# 284842. You may also request a copy of this Disclosure Brochure at any time, by contacting the Advisor at (717) 796-1700.

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Item 4 – Advisory Services

A. Firm Information

LifeGuide Financial Advisors, LLC (“LifeGuide Financial” or the “Advisor”) is a registered investment advisor with the U.S. Securities and Exchange Commission (“SEC”). The Advisor is organized as a Limited Liability Company (“LLC”) under the laws of the Commonwealth of Pennsylvania. LifeGuide Financial was founded in November 2013 and is owned and operated by Douglas K. Denlinger (Managing Principal) and David (“Zak”) I. Lutz (Principal and Chief Compliance Officer). This Disclosure Brochure provides information regarding the qualifications, business practices, and the advisory services provided by LifeGuide Financial.

B. Advisory Services Offered

LifeGuide Financial offers investment advisory services to individuals, high net worth individuals, trusts, estates, businesses, charitable organizations, and retirement plans (each referred to as a “Client”).

The Advisor serves as a fiduciary to Clients, as defined under the applicable laws and regulations. As a fiduciary, the Advisor upholds a duty of loyalty, fairness and good faith towards each Client and seeks to mitigate potential conflicts of interest. LifeGuide Financial’s fiduciary commitment is further described in the Advisor’s Code of Ethics. For more information regarding the Code of Ethics, please see Item 11 – Code of Ethics, Participation or Interest in Client Transactions and Personal Trading.

Wealth Management Services

LifeGuide Financial provides Clients with wealth management services, which generally includes a holistic engagement process comprised of a three (3) step process. Clients may also engage the Advisor for stand-alone services.

Step 1: Introductory Meeting - The goal of initial meeting is for LifeGuide Financial to get to know the Client and what they are looking for, as well as an opportunity for LifeGuide Financial to explain the wealth management process and the costs involved.

Step 2: LifePlan Development - The LifePlanning process is provided as a component of wealth management services or pursuant to a stand-alone financial planning agreement. The LifePlanning process usually involves 2-3 meetings and takes about a month to complete. Generally, the LifePlanning process involve preparing a formal financial plan based on the Client’s financial goals, values and objectives. This planning may encompass one or more areas of need, including but not limited to, investment planning, retirement planning, personal savings, education savings, insurance needs, asset and income protection and other areas of a Client’s financial situation.

A financial plan developed for the Client will usually include general recommendations for a course of activity or specific actions to be taken by the Client. For example, recommendations may be made that the Client start or revise their investment programs, commence or alter retirement savings, establish education savings and/or charitable giving programs. LifeGuide Financial may also refer Clients to an accountant, attorney or another specialist, as appropriate for their unique situation. For certain financial planning engagements, the Advisor will provide a written summary of Client’s financial situation, observations, and recommendations. For consulting or ad-hoc engagements, the Advisor may not provide a written summary.

Financial planning recommendations pose a conflict between the interests of the Advisor and the interests of the Client. For example, the Advisor has an incentive to recommend that Clients engage the Advisor for investment management services or to increase the level of investment assets with the Advisor, as it would increase the amount of advisory fees paid to the Advisor. Clients are not obligated to implement any recommendations made by the Advisor or maintain an ongoing relationship with the Advisor. If the Client elects to act on any of the recommendations made by the Advisor, the Client is under no obligation to execute the transaction through the Advisor.

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Step 3: Full Service LifeGuide Client - After the initial construction of the Client's LifePlan a Client can then decide to hire LifeGuide Financial to implement their LifePlan and therefore become an ongoing full service LifeGuide Financial Client. LifeGuide Financial then meets (virtually or in person) as needed (typically 1-3 times per year) to review action items, answer questions, and monitor progress. To help keep Clients on track, Clients have unlimited phone and email access to the LifeGuide Financial team

LifeGuide Financial provides customized wealth advisory solutions for its full service Clients. This is achieved through continuous personal Client contact and interaction, financial planning and discretionary investment management and related advisory services. LifeGuide Financial works closely with each Client to identify their investment goals and objectives as well as risk tolerance and financial situation to develop an investment strategy for the Client. LifeGuide Financial will then construct the Client's portfolio utilizing the Advisor's internal investment strategies.

LifeGuide will construct a customized investment portfolio based upon one of LifeGuide Financial's model portfolios or variation of a model portfolio to meet the Client's objectives. LifeGuide Financial's strategies employ a strategic asset allocation approach in constructing a portfolio with a diverse set of assets, consisting primarily of low-cost, diversified mutual funds and/or exchange-traded funds ("ETFs"). A suite of variations on model portfolios have also been developed to address different time horizons, growth objectives and risk profiles. The Advisor may also utilize individual stocks, certificates of deposit and bonds to meet the needs of its Clients. The Advisor may also utilize certain types of alternative investments, such as insurance products, limited partnerships, real estate interest trusts, private placements and business development companies.

LifeGuide Financial's investment approach is primarily long-term focused, but the Advisor may buy, sell or re-allocate positions that have been held for less than one year to meet the objectives of the Client or due to market conditions. LifeGuide Financial utilizes an account bucket strategy to minimize the negative effects of volatility on withdrawals and assist Clients in managing behavior. LifeGuide Financial may select actively managed mutual funds based off of manager experience, process, structure, and alignment with Client interests. Periods of underperformance are to be expected with actively managed mutual funds and managers are not evaluated on short term past performance.

LifeGuide Financial evaluates and selects investments for inclusion in model portfolios only after applying its internal due diligence process. LifeGuide Financial utilizes dynamic rebalancing through the use of drift collars to ensure consistent diversification of assets. LifeGuide Financial may recommend specific positions to increase sector or asset class weightings. The Advisor may recommend employing cash positions as a possible hedge against market movement. LifeGuide Financial may recommend selling positions for reasons that include, but are not limited to, harvesting capital gains or losses, business or sector risk exposure to a specific security or class of securities, overvaluation or overweighting of the position[s] in the portfolio, change in risk tolerance of Client, generating cash to meet Client needs, or any risk deemed unacceptable for the Client's risk tolerance.

At no time will LifeGuide Financial accept or maintain custody of a Client's funds or securities, except for the limited authority as outlined in Item 15 – Custody. All Client assets will be managed within their designated account[s] at the Custodian, pursuant to the advisory agreement. Please see Item 12 – Brokerage Practices.

Non-Purpose Loans – When deemed to be in the Client's best interest, the Advisor will refer certain Clients to a bank[s] for loan options, including non-purpose. If a Client decides to utilize a non-purpose loan they may use the assets in their account[s] as collateral for the non-purpose loan. The recommendation of such a loan presents a conflict of interest as the Advisor will continue to receive investment advisory fees for managing the collateralized assets in the Client's account[s]. Clients are not obligated to engage the Advisor for such offerings. For Additional information related to the risks involved with non-purpose loans and lines of credit, please see Item 8 - Methods of Analysis, Investment Strategies and Risk of Loss. The Advisor does not receive any compensation for such referrals.

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Retirement Plan Advisory Services

LifeGuide Financial provides advisory services to retirement plans (each a “Plan”) and the company (the “Plan Sponsor”). The Advisor’s retirement plan advisory services are designed to assist the Plan Sponsor in meeting its fiduciary obligations to the Plan and its Plan Participants. Each engagement is customized to the needs of the Plan and Plan Sponsor. Services generally include:

- Vendor Analysis
- Plan Participant Enrollment and Education Tracking
- Investment Policy Statement (“IPS”) Design and Monitoring
- Investment Oversight Services (ERISA 3(21))
- Performance Reporting
- Ongoing Investment Recommendation and Assistance
- ERISA 404(c) Assistance

These services are provided by Lifeguide Financial serving in the capacity as a fiduciary under the Employee Retirement Income Security Act of 1974, as amended (“ERISA”). In accordance with ERISA Section 408(b)(2), the Plan Sponsor is provided with a written description of Lifeguide Financial’s fiduciary status, the specific services to be rendered and all direct and indirect compensation the Advisor reasonably expects under the engagement.

C. Client Account Management

Prior to engaging LifeGuide Financial to provide investment advisory services, each Client is required to enter into one or more agreements with the Advisor that define the terms, conditions, authority and responsibilities of the Advisor and the Client. These services may include:

- Establishing an Investment Strategy – LifeGuide Financial, in connection with the Client, will develop a strategy designed to meet the Client’s investment goals along with the model or variation on a model developed to meet the objectives.
- Model Portfolio – LifeGuide Financial will place Client assets in a model portfolio or a variation of model portfolio that is targeted to meet the investment objectives, time horizon, financial situation, values profile and tolerance for risk for each Client.
- Investment Management and Supervision – LifeGuide Financial will provide investment management and ongoing oversight of the Client’s investment portfolio.

D. Wrap Fee Programs

LifeGuide Financial typically includes securities transaction fees (“Covered Costs”) together with its investment advisory fees. Including these fees into a single asset-based fee is considered a “Wrap Fee Program”. The Advisor sponsors the LifeGuide Financial Wrap Fee Program solely as a supplemental disclosure regarding the combination of fees. Depending on the level of trading required for the Client’s account[s] in a particular year, the Client may pay more or less in total fees than if the Client paid its own transaction fees. Please see Appendix 1 – Wrap Fee Program Brochure, which is included as a supplement to this Disclosure Brochure.

E. Assets Under Management

As of December 31, 2019, LifeGuide Financial manages \$220,632,009 in Client assets, \$216,388,993 of which is managed on a discretionary basis and \$4,243,016 on a non-discretionary basis. Clients may request more current information at any time by contacting the Advisor.

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Item 5 – Fees and Compensation

The following paragraphs detail the fee structure and compensation methodology for services provided by the Advisor. Each Client shall enter into one or more advisory agreements that detail the responsibilities of LifeGuide Financial and the Client.

A. Fees for Advisory Services

Wealth Management Services

Initial Financial Plan Development - The Initial LifePlan Development is a one-time engagement offered for a fixed fee ranging up to \$20,000, pursuant to the terms of the wealth management agreement or stand-alone financial planning agreement. Fees are based on household's total income and includable assets. Fees may be negotiable based on the nature and complexity of the services to be provided and the overall relationship with the Advisor. The Advisor, in its sole discretion, may waive the fee for the Initial LifePlan Development.

Ongoing Financial Planning - LifeGuide Financial charges a flat fee ranging up to \$20,000 per year for ongoing financial planning services, payable monthly, in advance of each month, for services provided on assets and income that are included in the scope of the financial planning but are not under LifeGuide Financial's direct management and not being charged the below wealth management fee. The flat fee is negotiable based on the nature and complexity of the services to be provided and the overall relationship with the Advisor.

Ongoing Wealth Management – Ongoing wealth management fees are paid monthly, in advance of each month, pursuant to the terms of the wealth management agreement. The ongoing wealth management fee is based on the average daily market value of assets under management during the prior month. Wealth management fees for assets under management are based on the following schedule:

Assets Under Management (\$)	Annual Rate (%)
First \$50,000	1.95%
Next \$50,000 (up to \$100,000)	1.61%
Next \$150,000 (up to \$250,000)	1.33%
Next \$250,000 (up to \$500,000)	1.28%
Next \$500,000 (up to \$1,000,000)	1.25%
Next \$4,000,000 (up to \$5,000,000)	0.60%
\$5,000,001 and above	0.37%

* The Advisor generally requires a minimum annual fee of \$400 per household per year

The wealth management fee in the first partial month of service is waived. The wealth management fees for subsequent months are billed in advance based on the prior months average daily market value of the assets under management. Fees may be negotiable at the sole discretion of the Advisor. The Client's fees will take into consideration the aggregate assets under management with the Advisor. All securities held in accounts managed by LifeGuide Financial will be independently valued by the Custodian. LifeGuide Financial will not have the authority or responsibility to value portfolio securities.

Retirement Plan Advisory Services

Fees for retirement plan advisory services are charged an annual asset-based fee of up to 1.95%. Retirement plan advisory fees are paid pursuant to the terms of the retirement plan advisory agreement.

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Fees are generally based on the following schedule:

Assets Under Management (\$)	Annual Rate (%)
First \$50,000	1.95%
Next \$50,000 (up to \$100,000)	1.61%
Next \$150,000 (up to \$250,000)	1.33%
Next \$250,000 (up to \$500,000)	1.28%
Next \$500,000 (up to \$1,000,000)	1.25%
Next \$4,000,000 (up to \$5,000,000)	0.60%
\$5,000,001 and above	0.37%

Fees may be negotiable depending on the size and complexity of the Plan. Certain existing Clients may have fee schedules that differ from the schedule above.

B. Fee Billing

Wealth Management Services

Initial Plan Development – Initial LifePlan Development fees may be invoiced up to 50% by the Advisor upon the signing of the agreement, with the remaining balance due upon completion of the agreed upon deliverable[s].

Ongoing Financial Planning – Ongoing financial planning fees are paid via credit card through a third party or by check. Fees are paid monthly, in advance of each month. Clients can pay fees directly from their bank account, via credit/debit card, or deducted directly from the Client's account[s] at the Custodian, pursuant to the advisory agreement.

Ongoing Wealth Management – Wealth management fees are calculated by the Advisor or its delegate and either invoiced directly by the Advisor or deducted from the Client's account[s] at the Custodian. The Advisor or delegate shall send an invoice to the Custodian indicating the amount of the fees to be deducted from the Client's account[s] at the beginning of each month. Except as noted in Item 5.A. above, the amount due is calculated by applying the monthly rate (number of days in the month divided by number of days in the year then multiplied the annual rate) to the average daily balance of assets under management with LifeGuide Financial during the prior month. Clients will be provided with a statement, at least quarterly, from the Custodian reflecting deduction of the wealth management fee. It is the responsibility of the Client to verify the accuracy of these fees as listed on the Custodian's brokerage statement as the Custodian does not assume this responsibility. Clients provide written authorization permitting advisory fees to be deducted by LifeGuide Financial directly from their account[s] held by the Custodian as part of the wealth management agreement and separate account forms provided by the Custodian.

Retirement Plan Advisory Services

Fees may be directly invoiced to the Plan Sponsor or deducted from the assets of the Plan, depending on the terms of the retirement plan advisory agreement.

C. Other Fees and Expenses

Clients may incur certain fees or charges imposed by third parties, other than LifeGuide Financial, in connection with investments made on behalf of the Client's account[s]. LifeGuide Financial includes Covered Costs as part of its overall advisory fees through the LifeGuide Financial Wrap Fee Program. There are certain situations where the Custodian will not allow the Advisor to absorb transaction costs, such as trading in health savings accounts. Under such circumstances, the Advisor will offset its investment advisory fees for the ticket charges paid by the Client. Please see Item 4.D. above.

In addition, all fees paid to LifeGuide Financial for wealth management services are separate and distinct from the expenses charged by mutual funds and ETFs to their shareholders, if applicable. These fees and expenses are described in each fund's prospectus. These fees and expenses will generally be used to pay management fees for the funds, other fund expenses, account administration (e.g., custody, brokerage and account reporting),

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and a possible distribution fee. A Client may be able to invest in these products directly, without the services of LifeGuide Financial, but would not receive the services provided by LifeGuide Financial which are designed, among other things, to assist the Client in determining which products or services are most appropriate for each Client's financial situation and objectives. Accordingly, the Client should review both the fees charged by the fund[s] and the fees charged by LifeGuide Financial to fully understand the total fees to be paid. Please refer to Item 12 – Brokerage Practices for additional information.

D. Advance Payment of Fees and Termination

Wealth management Services

Initial Plan Development – LifeGuide Financial may require an advance deposit as described above. Either party may terminate the financial planning agreement, at any time, by providing advance written notice to the other party. The Client may also terminate the financial planning agreement within five (5) business days of signing the Advisor's agreement at no cost to the Client. After the five-day period, the Client will incur charges for bona fide advisory services rendered to the point of termination and such fees will be due and payable by the Client. Upon termination, the Client shall be billed for the percentage of the engagement scope completed by the Advisor. The Advisor will refund any unearned, prepaid financial planning fees from the effective date of termination. The Client's financial planning agreement with the Advisor is non-transferable without the Client's prior consent.

Ongoing Financial Planning – LifeGuide Financial is compensated for its ongoing financial planning services in advance of the month in which services are rendered. The ongoing financial planning service is offered as a perpetual engagement where services will be ongoing in nature and will continue until terminated by either party. Either party may terminate the financial planning agreement, at any time, by providing advance written notice to the other party. The Client may also terminate the financial planning agreement within five (5) business days of signing the Advisor's agreement at no cost to the Client. After the five-day period, the Client will incur charges for bona fide advisory services rendered to the point of termination and such fees will be due and payable by the Client. The Advisor will refund any unearned, prepaid financial planning fees from the effective date of termination. The Client's financial planning agreement with the Advisor is non-transferable without the Client's prior consent.

Ongoing Wealth Management – LifeGuide Financial is compensated for its wealth management services in advance of the month in which services are rendered. Either party may terminate the wealth management agreement, at any time, by providing advance written notice to the other party. The Client may also terminate the wealth management agreement within five (5) business days of signing the Advisor's agreement at no cost to the Client. After the five-day period, the Client will incur charges for bona fide advisory services rendered to the point of termination and such fees will be due and payable by the Client. Upon termination, the Advisor will refund any unearned, prepaid wealth management fees from the effective date of termination to the end of the month. The Client's wealth management agreement with the Advisor is non-transferable without the Client's prior consent.

Retirement Plan Advisory Services

LifeGuide Financial may be compensated for its retirement plan advisory services in advance of services being rendered. Either party may terminate the retirement plan advisory agreement, at any time, by providing advance written notice to the other party. The Client may also terminate the retirement plan advisory agreement within five (5) business days of signing the Advisor's agreement at no cost to the Client. After the five-day period, the Client will incur charges for bona fide advisory services rendered to the point of termination and such fees will be due and payable by the Client. The Client shall be responsible for retirement plan advisory fees up to and including the effective date of termination. Upon termination, the Advisor will refund any unearned, prepaid investment advisory fees from the effective date of termination to the end of the month. The Client's retirement plan services agreement with the Advisor is non-transferable without the Client's prior consent.

E. Compensation for Sales of Securities

LifeGuide Financial does not buy or sell securities and does not receive any compensation for securities transactions in any Client account, other than the investment advisory fees noted above. However, LifeGuide Financial is a licensed insurance agency and its Advisory Persons are licensed as insurance professionals.

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LifeGuide Financial will earn commission-based compensation for selling insurance products, including insurance products they sell to Clients. Insurance commissions earned by Lifeguide Financial are separate and in addition to advisory fees. This practice presents a conflict of interest as Advisory Persons and management persons have an incentive to recommend insurance products to Clients for the purpose of generating commissions rather than solely based on the Client's needs. Lifeguide Financial will never earn both a commission and an ongoing advisory fee on the same assets. Clients are under no obligation, contractually or otherwise, to purchase insurance products through our Advisory Persons. Please see Item 10 – Other Financial Industry Activities and Affiliations.

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

LifeGuide Financial does not charge performance-based fees for its investment advisory services. The fees charged by LifeGuide Financial are as described in Item 5 above and are not based upon the capital appreciation of the funds or securities held by any Client.

LifeGuide Financial does not manage any proprietary investment funds or limited partnerships (for example, a mutual fund or a hedge fund) and has no financial incentive to recommend any particular investment options to its Clients.

Item 7 – Types of Clients

LifeGuide Financial offers investment advisory services to individuals, high net worth individuals, trusts, estates, businesses, charitable organizations, and retirement plans. The amount of each type of Client is available on the Advisor's Form ADV Part 1A. These amounts may change over time and are updated at least annually by the Advisor. LifeGuide Financial generally requires a minimum annual fee of \$400 per household per year, which may be waived at the Advisor's sole discretion.

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

A. Methods of Analysis

LifeGuide Financial primarily employs fundamental analysis in developing investment strategies for its Clients. In addition, LifeGuide Financial may also employ technical and charting analysis. Research and analysis from LifeGuide Financial are derived from numerous sources, including financial media companies, third-party research materials, Internet sources, investment books and research prepared by others.

Fundamental analysis utilizes economic and business indicators as investment selection criteria. These criteria are generally ratios and trends that may indicate the overall strength and financial viability of the entity being analyzed. Assets are deemed suitable if they meet certain criteria to indicate that they are a strong investment with a value discounted by the market. While this type of analysis helps the Advisor in evaluating a potential investment, it does not guarantee that the investment will increase in value. Assets meeting the investment criteria utilized in the fundamental analysis may lose value and may have negative investment performance. The Advisor monitors these economic indicators to determine if adjustments to strategic allocations are appropriate. More details on the Advisor's review process are included below in Item 13 – Review of Accounts.

Technical analysis involves the analysis of past market data rather than specific company data in determining the recommendations made to clients. Technical analysis may involve the use of charts to identify market patterns and trends, which may be based on investor sentiment rather than the fundamentals of the company. The primary risk in using technical analysis is that spotting historical trends may not help to predict such trends in the future. Even if the trend will eventually reoccur, there is no guarantee that LifeGuide Financial will be able to accurately predict such a reoccurrence.

Cyclical analysis is similar to technical analysis in that it involves the analysis of market conditions at a macro (entire market/economy) or micro (company specific) level, rather than the overall fundamental analysis of the

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health of the particular company that LifeGuide Financial is recommending. The risks with cyclical analysis are similar to those of technical analysis.

As noted above, LifeGuide Financial generally employs a long-term investment strategy for its Clients, as consistent with their financial goals, objectives and values. LifeGuide Financial will typically hold all or a portion of a security for more than a year but may hold for shorter periods for the purpose of rebalancing a portfolio or meeting the cash needs of Clients. At times, LifeGuide Financial may also buy and sell positions that are more short-term in nature, depending on the goals of the Client and/or the fundamentals of the security, sector or asset class.

B. Risk of Loss

Investing in securities involves certain investment risks. Securities may fluctuate in value or lose value. Clients should be prepared to bear the potential risk of loss. LifeGuide Financial will assist Clients in determining an appropriate strategy based on their tolerance for risk and other factors noted above. However, there is no guarantee that a Client will meet their investment goals.

While the methods of analysis help the Advisor in evaluating a potential investment, it does not guarantee that the investment will increase in value. Assets meeting the investment criteria utilized in these methods of analysis may lose value and may have negative investment performance. The Advisor monitors these economic indicators to determine if adjustments to strategic allocations are appropriate. More details on the Advisor's review process are included below in Item 13 – Review of Accounts.

Each Client engagement will entail a review of the Client's investment goals, financial situation, time horizon, tolerance for risk and other factors to develop an appropriate strategy for managing a Client's account. Client participation in this process, including full and accurate disclosure of requested information, is essential for the analysis of a Client's account[s]. The Advisor shall rely on the financial and other information provided by the Client or their designees without the duty or obligation to validate the accuracy and completeness of the provided information. It is the responsibility of the Client to inform the Advisor of any changes in financial condition, goals or other factors that may affect this analysis.

The risks associated with a particular strategy are provided to each Client in advance of investing Client accounts. The Advisor will work with each Client to determine their tolerance for risk as part of the portfolio construction process. Following are some of the risks associated with the Advisor's strategies:

Market Risks

The value of a Client's holdings may fluctuate in response to events specific to companies or markets, as well as economic, political, or social events in the U.S. and abroad. This risk is linked to the performance of the overall financial markets.

Mutual Fund Risks

The performance of mutual funds is subject to market risk, including the possible loss of principal. The price of the mutual funds will fluctuate with the value of the underlying securities that make up the funds. The price of a mutual fund is typically set daily therefore a mutual fund purchased at one point in the day will typically have the same price as a mutual fund purchased later that same day.

ETF Risks

The performance of ETFs is subject to market risk, including the possible loss of principal. The price of the ETFs will fluctuate with the price of the underlying securities that make up the funds. In addition, ETFs have a trading risk based on the loss of cost efficiency if the ETFs are traded actively and a liquidity risk if the ETFs have a large bid-ask spread and low trading volume. The price of an ETF fluctuates based upon the market movements and may dissociate from the index being tracked by the ETF or the price of the underlying investments. An ETF purchased or sold at one point in the day may have a different price than the same ETF purchased or sold a short time later.

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Leveraged and Inverse ETF Risks

Leveraged and Inverse ETFs are not suitable for all investors and should be utilized only by sophisticated investors who understand leverage risk, consequences of seeking daily leveraged investment results and intend to actively monitor and manage their investments. Leveraged ETFs are not designed to track the underlying index over periods longer than one trading day. The use of leverage increases the level of investment risk. Leverage will magnify gains or losses on those investments. Inverse ETFs lose value when the underlying investments rise in value. The investments have the risk of not meeting their stated daily investment objectives over a long-term period.

Non-Purpose Loans and Lines of Credit

Non-purpose loans and lines of credit carry a number of risks, including but not limited to the risk of a market downturn, tax implications if collateralized securities are liquidated, and an increase in interest rates. A decline in the market value of collateralized securities held in the account[s] at the Custodian, may result in a reduction in the draw amount of the Client's line of credit, a demand from the Lending Program that the Client deposit additional funds or securities in the Client's collateral account[s], or a forced sale of securities in the Client's collateral account[s].

Past performance is not a guarantee of future returns. Investing in securities and other investments involve a risk of loss that each Client should understand and be willing to bear. Clients are reminded to discuss these risks with the Advisor.

Item 9 – Disciplinary Information

There are no legal, regulatory or disciplinary events involving LifeGuide Financial or its management persons. LifeGuide Financial values the trust Clients place in the Advisor. The Advisor encourages Clients to perform the requisite due diligence on any advisor or service provider that the Client engages. The backgrounds of the Advisor and its Advisory Persons are available on the Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching with the Advisor's firm name or CRD# 284842.

Item 10 – Other Financial Industry Activities and Affiliations

Insurance Agency Affiliations

LifeGuide Financial is also a licensed insurance agency and its Advisory Persons are licensed insurance professionals. Implementations of insurance recommendations are separate and apart from the advisory services provided by LifeGuide Financial and will result in additional compensation to the Advisor and its Advisory Persons. LifeGuide Financial receives customary commissions and other related revenues from the various insurance companies whose products are sold. Commissions generated by insurance sales do not offset regular advisory fees. This practice presents a conflict of interest as Advisory Persons and management persons have an incentive to recommend insurance products to Clients for the purpose of generating commissions rather than solely based on the Client's needs. Clients are under no obligation to implement any recommendations made by Advisory Persons or the Advisor. LifeGuide Financial also mitigates this by having insurance commissions paid to the firm and not to the individual Advisory Person. LifeGuide pays Advisory Persons via a salary and bonus compensation plan that is NOT based on individual sales production but is driven by the overall success of the firm.

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

A. Code of Ethics

LifeGuide Financial has implemented a Code of Ethics (the "Code") that defines the Advisor's fiduciary commitment to each Client. This Code applies to all persons associated with LifeGuide Financial ("Supervised Persons"). The Code was developed to provide general ethical guidelines and specific instructions regarding the Advisor's duties to each Client. LifeGuide Financial and its Supervised Persons owe a duty of loyalty, fairness and good faith towards each Client. It is the obligation of LifeGuide Financial's Supervised Persons to adhere not

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only to the specific provisions of the Code, but also to the general principles that guide the Code. The Code covers a range of topics that address employee ethics and conflicts of interest. To request a copy of the Code, please contact the Advisor at (717) 796-1700.

B. Personal Trading with Material Interest

LifeGuide Financial allows Supervised Persons to purchase or sell the same securities that may be recommended to and purchased on behalf of Clients. LifeGuide Financial does not act as principal in any transactions. In addition, the Advisor does not act as the general partner of a fund, or advise an investment company. LifeGuide Financial does not have a material interest in any securities traded in Client accounts.

C. Personal Trading in Same Securities as Clients

LifeGuide Financial allows Supervised Persons to purchase or sell the same securities that may be recommended to and purchased on behalf of Clients. Owning the same securities that are recommended (purchase or sell) to Clients presents a conflict of interest that, as fiduciaries, must be disclosed to Clients and mitigated through policies and procedures. As noted above, the Advisor has adopted the Code to address insider trading (material non-public information controls); gifts and entertainment; outside business activities and personal securities reporting. When trading for personal accounts, Supervised Persons have a conflict of interest if trading in the same securities. The fiduciary duty to act in the best interest of its Clients can be violated if personal trades are made with more advantageous terms than Client trades, or by trading based on material non-public information. This risk is mitigated by LifeGuide Financial requiring reporting of personal securities trades by its Supervised Persons for review by the Chief Compliance Officer ("CCO") or delegate. The Advisor has also adopted written policies and procedures to detect the misuse of material, non-public information.

D. Personal Trading at Same Time as Client

While LifeGuide Financial allows Supervised Persons to purchase or sell the same securities that may be recommended to and purchased on behalf of Clients, such trades are typically aggregated with Client orders. **At no time will LifeGuide Financial, or any Supervised Person of LifeGuide Financial, transact in any security to the detriment of any Client.**

Item 12 – Brokerage Practices

A. Recommendation of Custodian[s]

LifeGuide Financial does not have discretionary authority to select the broker-dealer/custodian for custody and execution services. The Client will engage the broker-dealer/custodian (herein the "Custodian") to safeguard Client assets and authorize LifeGuide Financial to direct trades to the Custodian as agreed upon in the wealth management agreement. Further, LifeGuide Financial does not have the discretionary authority to negotiate commissions on behalf of Clients on a trade-by-trade basis.

Where LifeGuide Financial does not exercise discretion over the selection of the Custodian, it may recommend the Custodian to Clients for custody and execution services. Clients are not obligated to use the recommended Custodian and will not incur any extra fee or cost associated with using a broker-dealer/custodian not recommended by LifeGuide Financial. However, the Advisor may be limited in the services it can provide if the recommended Custodian is not utilized. LifeGuide Financial may recommend the Custodian based on criteria such as, but not limited to, reasonableness of commissions charged to the Client, services made available to the Client, its reputation, and/or the location of the Custodian's offices. LifeGuide Financial typically recommends that Clients establish their account[s] at TD Ameritrade Institutional, a division of TD Ameritrade Inc. ("TD Ameritrade"), an unaffiliated SEC-registered broker-dealer and FINRA member. TD Ameritrade offers to independent investment advisors services, which include custody of securities, trade execution, clearance and settlement of transactions. Please see Item 14 below.

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Following are additional details regarding the brokerage practices of the Advisor:

1. Soft Dollars - Soft dollars are revenue programs offered by broker-dealers/custodians whereby an advisor enters into an agreement to place security trades with a broker-dealer/custodian in exchange for research and other services. **LifeGuide Financial does not participate in soft dollar programs sponsored or offered by any broker-dealer/custodian. However, LifeGuide Financial does receive economic benefits from TD Ameritrade as detailed in Item 14 below.**

2. Brokerage Referrals - LifeGuide Financial does not receive any compensation from any third party in connection with the recommendation for establishing an account.

3. Directed Brokerage - All Clients are serviced on a “directed brokerage basis”, where LifeGuide Financial will place trades within the established account[s] at the Custodian designated by the Client. Further, all Client accounts are traded within their respective account[s]. The Advisor will not engage in any principal transactions (i.e., trade of any security from or to the Advisor’s own account) or cross transactions with other Client accounts (i.e., purchase of a security into one Client account from another Client’s account[s]). LifeGuide Financial will not be obligated to select competitive bids on securities transactions and does not have an obligation to seek the lowest available transaction costs. These costs are determined by the Custodian.

B. Aggregating and Allocating Trades

The primary objective in placing orders for the purchase and sale of securities for Client accounts is to obtain the most favorable net results taking into account such factors as 1) price, 2) size of the order, 3) difficulty of execution, 4) confidentiality and 5) skill required of the Custodian. LifeGuide Financial will execute its transactions through the Custodian as authorized by the Client. LifeGuide Financial may aggregate orders in a block trade or trades when securities are purchased or sold through the Custodian for multiple (discretionary) accounts in the same trading day. If a block trade cannot be executed in full at the same price or time, the securities actually purchased or sold by the close of each business day must be allocated in a manner that is consistent with the initial pre-allocation or other written statement. This must be done in a way that does not consistently advantage or disadvantage any particular Client accounts.

Item 13 – Review of Accounts

A. Frequency of Reviews

Securities in Client accounts are monitored on a regular and continuous basis by Mr. Lutz, Principal and Chief Compliance Officer of LifeGuide Financial. Formal reviews are generally conducted at least annually or more frequently depending on the needs of the Client.

B. Causes for Reviews

In addition to the investment monitoring noted in Item 13.A. above, each Client account shall be reviewed at least annually. Reviews may be conducted more frequently at the Client’s request. Accounts may be reviewed as a result of major changes in economic conditions, known changes in the Client’s financial situation, and/or large deposits or withdrawals in the Client’s account[s]. The Client is encouraged to notify LifeGuide Financial if changes occur in the Client’s personal financial situation that might adversely affect the Client’s investment plan. Additional reviews may be triggered by material market, economic or political events.

C. Review Reports

The Client will receive brokerage statements no less than quarterly from the Custodian. These brokerage statements are sent directly from the Custodian to the Client. The Client may also establish electronic access to the Custodian’s website so that the Client may view these reports and their account activity. Client brokerage statements will include all positions, transactions and fees relating to the Client’s account[s]. The Advisor may also provide Clients with periodic reports regarding their holdings, allocations, and performance.

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Item 14 – Client Referrals and Other Compensation

A. Compensation Received by LifeGuide Financial

Lifeguide Financial may refer Clients to various unaffiliated, non-advisory professionals (e.g. attorneys, accountants, estate planners) to provide certain financial services necessary to meet the goals of its Clients. Likewise, Lifeguide Financial may receive non-compensated referrals of new Clients from various third-parties.

Participation in Institutional Advisor Platform

As disclosed above, the Advisor participates in TD Ameritrade's Program and the Advisor may recommend TD Ameritrade to Clients for custody and brokerage services. There is no direct link between the Advisor's participation in the program and the investment advice it gives to its Clients, although the Advisor receives economic benefits through its participation in the program that are typically not available to TD Ameritrade retail investors. These benefits include the following products and services (provided without cost or at a discount): receipt of duplicate Client statements and confirmations; research related products and tools; consulting services; access to a trading desk serving the Advisor participants; access to block trading (which provides the ability to aggregate securities transactions for execution and then allocate the appropriate shares to Client accounts); the ability to have advisory fees deducted directly from Client accounts; access to an electronic communications network for Client order entry and account information; access to mutual funds and exchange-traded funds ("ETFs") with no transaction fees and to certain institutional money managers; and discounts on compliance, marketing, research, technology, and practice management products or services provided to the Advisor by third party vendors. TD Ameritrade may also have paid for business consulting and professional services received by the Advisor's related persons. Some of the products and services made available by TD Ameritrade through the program may benefit the Advisor but may not benefit its Client accounts. These products or services may assist the Advisor in managing and administering Client accounts, including accounts not maintained at TD Ameritrade. Other services made available by TD Ameritrade are intended to help the Advisor manage and further develop its business enterprise. The benefits received by the Advisor or its personnel through participation in the program do not depend on the amount of brokerage transactions directed to TD Ameritrade. As part of its fiduciary duties to clients, Advisor endeavors at all times to put the interests of its clients first. Clients should be aware, however, that the receipt of economic benefits by the Advisor or its related persons in and of itself creates a conflict of interest and may indirectly influence the Advisor's choice of TD Ameritrade for custody and brokerage services.

B. Client Referrals from Solicitors

Lifeguide Financial does not engage paid solicitors for Client referrals.

Item 15 – Custody

Lifeguide Financial does not accept or maintain custody of any Client accounts, except for the authorized deduction of the Advisor's fees. All Clients must place their assets with a "qualified custodian". Clients are required to engage the Custodian to retain their funds and securities and direct Lifeguide Financial to utilize the Custodian for the Client's security transactions. Clients should review statements provided by the Custodian and compare to any reports provided by Lifeguide Financial to ensure accuracy, as the Custodian does not perform this review. For more information about custodians and brokerage practices, see Item 12 – Brokerage Practices.

If the Client gives the Advisor authority to move money from one account to another account, the Advisor may have custody of those assets. In order to avoid additional regulatory requirements in these cases, the Custodian and the Advisor have adopted safeguards to ensure that the money movements are completed in accordance with the Client's instructions.

Item 16 – Investment Discretion

Lifeguide Financial generally has discretion over the selection and amount of securities to be bought or sold in Client accounts without obtaining prior consent or approval from the Client. However, these purchases or sales may be subject to specified investment objectives, guidelines, or limitations previously set forth by the Client and

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agreed to by LifeGuide Financial. Discretionary authority will only be authorized upon full disclosure to the Client. The granting of such authority will be evidenced by the Client's execution of an investment advisory agreement containing all applicable limitations to such authority. All discretionary trades made by LifeGuide Financial will be in accordance with each Client's investment objectives and goals.

Item 17 – Voting Client Securities

LifeGuide Financial does not accept proxy-voting responsibility for any Client. Clients will receive proxy statements directly from the Custodian. The Advisor will assist in answering questions relating to proxies, however, the Client retains the sole responsibility for proxy decisions and voting.

Item 18 – Financial Information

Neither LifeGuide Financial nor its management have any adverse financial situations that would reasonably impair the ability of LifeGuide Financial to meet all obligations to its Clients. Neither LifeGuide Financial, nor any of its Advisory Persons have been subject to a bankruptcy or financial compromise. LifeGuide Financial is not required to deliver a balance sheet along with this Disclosure Brochure as the Advisor does not collect fees of \$1,200 or more for services to be performed six months or more in advance.

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LIFE GUIDE

FINANCIAL ADVISORS

LifeGuide Financial Advisors, LLC

Form ADV Part 2A Appendix 1 ("Wrap Fee Program Brochure")

Effective: May 12, 2020

This Appendix 1 ("Wrap Fee Program Brochure") provides information about the qualifications and business practices of LifeGuide Financial Advisors, LLC ("LifeGuide Financial" or the "Advisor") when offering services where securities transaction fee are combined with investment advisory fees into single fee (a "Wrap Fee Program") If you have any questions about the contents of this Wrap Fee Program Brochure, please contact the Advisor at (717) 796-1700.

LifeGuide Financial is a registered investment advisor with the U.S. Securities and Exchange Commission ("SEC"). The information in this Wrap Fee Program Brochure has not been approved or verified by the SEC or by any state securities authority. Registration of an investment advisor does not imply any specific level of skill or training. This Wrap Fee Program Brochure provides information through LifeGuide Financial to assist you in determining whether to retain the Advisor.

Additional information about LifeGuide Financial and its Advisory Persons is available on the SEC's website at www.adviserinfo.sec.gov by searching with the Advisor's firm name or CRD# 284842.

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Item 2 – Material Changes

Form ADV 2 Appendix 1 provides information about a variety of topics relating to an Advisor's business practices and conflicts of interest. In particular, this Brochure discusses wrap fee programs sponsored by LifeGuide Financial.

Material Changes

There have been no material changes to this Wrap Fee Program Brochure since the last filing and distribution to Clients.

At any time, you may view the current Disclosure Brochure on-line at the SEC's Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching with the Advisor's firm name or CRD# 284842. You may also request a copy of this Wrap Brochure at any time, by contacting the Advisor at (717) 796-1700.

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Item 4 – Services, Fees and Compensation

A. Advisory Services

LifeGuide Financial provides customized investment advisory services for its Clients. This Wrap Fee Program Brochure is provided as a supplement to the LifeGuide Financial Form ADV Part 2A (“Disclosure Brochure”). This Wrap Fee Program Brochure is provided along with the complete Disclosure Brochure to provide full details of the business practices and fees when selecting LifeGuide Financial as your investment advisor.

As part of the investment advisory fees noted in Item 5 of the Disclosure Brochure, LifeGuide Financial includes normal securities transaction (herein “Covered Costs”) fees as part of the overall investment advisory fee. Securities regulations often refer to this combined fee structure as a “Wrap Fee Program”. The Advisor’s recommended Custodian does not charge securities transaction fees for exchange-traded fund (“ETF”) and equity trades in Client accounts, but typically charges for mutual funds and other types of investments. The Advisor sponsors the LifeGuide Financial Wrap Fee Program.

The sole purpose of this Wrap Fee Program Brochure is to provide additional disclosure relating the combination of Covered Costs into a single “bundled” investment advisory fee. This Wrap Fee Program Brochure references back to the LifeGuide Financial Disclosure Brochure in which this Wrap Fee Program Brochure serves as an Appendix. **Please see Item 4 – Advisory Services of the Disclosure Brochure for details on LifeGuide Financial’s investment philosophy and related services.**

B. Program Costs

Advisory services provided by LifeGuide Financial are offered in a wrap fee structure whereby Covered Costs are included in the overall investment advisory fee paid to LifeGuide Financial. As the level of trading in a Client’s account[s] may vary from year to year, the annual cost to the Client may be more or less than engaging for advisory services where the Covered Costs are borne separately by the Client. The cost of the Wrap Fee Program varies depending on services to be provided to each Client, however, the Client is not charged more if there is higher trading activity or other Covered Costs. A Wrap Fee Program structure presents a conflict of interest as the Advisor has an incentive to limit the number of trades placed in the Client’s account[s] or to utilize securities that do not have transaction fees. As noted above, the Advisor’s recommended Custodian does not charge securities transaction fees for ETF and equity trades in Client accounts, but typically charges for mutual funds and other types of investments. As such, the Advisor is incentivized to utilize ETFs and other equity securities to limit the overall cost to the Advisor. **Please see Item 5 – Fees and Compensation of the Disclosure Brochure for complete details on fees.**

C. Fees

Wealth management fees are paid monthly, in advance of each month, pursuant to the terms of the wealth management agreement. The ongoing wealth management fee is based on the average daily market value of assets under management during the prior month. Wealth management fees for assets under management are based on the following schedule:

Assets Under Management (\$)	Annual Rate (%)
First \$50,000	1.95%
Next \$50,000 (up to \$100,000)	1.61%
Next \$150,000 (up to \$250,000)	1.33%
Next \$250,000 (up to \$500,000)	1.28%
Next \$500,000 (up to \$1,000,000)	1.25%
Next \$4,000,000 (up to \$5,000,000)	0.60%
\$5,000,001 and above	0.37%

* The Advisor generally requires a minimum annual fee of \$400 per household per year

The wealth management fee in the first partial month of service is waived. The wealth management fees for subsequent months are billed in advance based on the prior months average daily market value of the assets under

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management. Fees may be negotiable at the sole discretion of the Advisor. The Client's fees will take into consideration the aggregate assets under management with the Advisor. All securities held in accounts managed by LifeGuide Financial will be independently valued by the Custodian. LifeGuide Financial will not have the authority or responsibility to value portfolio securities.

Wealth management fees are calculated by the Advisor or its delegate and either invoiced directly by the Advisor or deducted from the Client's account[s] at the Custodian. The Advisor or delegate shall send an invoice to the Custodian indicating the amount of the fees to be deducted from the Client's account[s] at the beginning of each month. Except as noted in Item 5.A. above, the amount due is calculated by applying the monthly rate (number of days in the month divided by number of days in the year then multiplied the annual rate) to the average daily balance of assets under management with LifeGuide Financial during the prior month. Clients will be provided with a statement, at least quarterly, from the Custodian reflecting deduction of the wealth management fee. It is the responsibility of the Client to verify the accuracy of these fees as listed on the Custodian's brokerage statement as the Custodian does not assume this responsibility. Clients provide written authorization permitting advisory fees to be deducted by LifeGuide Financial directly from their account[s] held by the Custodian as part of the wealth management agreement and separate account forms provided by the Custodian.

Clients may incur certain fees or charges imposed by third parties in connection with investments made on behalf of the Client's account[s] which are not included in the Wrap Fee Program. All fees paid to LifeGuide Financial for wealth management services are separate and distinct from the expenses charged by mutual funds and exchange-traded funds to their shareholders, if applicable. These fees and expenses are described in each fund's prospectus. These fees and expenses will generally be used to pay management fees for the funds, other fund expenses, account administration (e.g., custody, brokerage and account reporting), and a possible distribution fee as a shareholder in a fund. Additionally, account activity fees, such as electronic funds and wire transfers fees, certificate delivery fees, markups and markdowns, bid-ask spreads, selling concessions, and other miscellaneous fees and expenses as outlined in the account opening paperwork executed with the Custodian, are generally charged to the Client. Finally, Securities transaction fees for Client-directed trades may be charged back to the Client.

There are certain situations where the Custodian will not allow the Advisor to absorb transaction costs, such as trading in health savings accounts. Under such circumstances, the Advisor will offset its investment advisory fees for the ticket charges paid by the Client.

The Advisor does not control nor share in any of these third party fees. Clients are encouraged to review all fees charged by the fund[s], third parties and Lifeguide Financial to fully understand the total fees to be paid. Please see Item 5.C. – Other Fees and Expenses of the Disclosure Brochure.

D. Compensation

LifeGuide Financial is the sponsor and portfolio manager of this Wrap Fee Program. LifeGuide Financial receives wealth management fees paid by Clients for wealth management services covered under this Wrap Fee Program.

Item 5 – Account Requirements and Types of Clients

LifeGuide Financial offers wealth management services to individuals, high net worth individuals, trusts, estates, businesses, charitable organizations, and retirement plans. Please see Item 7 – Types of Clients of the Disclosure Brochure for additional information.

Item 6 – Portfolio Manager Selection and Evaluation

A. Portfolio Manager Selection

Clients' investment portfolios are generally managed directly by Lifeguide Financial. Lifeguide Financial also has certain legacy Clients whose assets are placed with a third party manager. Lifeguide Financial personnel serve

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as portfolio managers for this Wrap Fee Program. LifeGuide Financial does not serve as a portfolio manager for any third-party wrap fee programs.

B. Related Persons

LifeGuide Financial personnel or affiliates serve as portfolio manager[s] for services under this Wrap Fee Program. LifeGuide Financial only manages this wrap fee program and does not act as portfolio manager for any third-party wrap fee programs.

Supervised persons

LifeGuide Financial Supervised Persons serve as portfolio managers for the LifeGuide Financial Wrap Fee Program described in this Wrap Fee Program Brochure. Please refer to the Item 4 – Advisory Services and Item 8 – Methods of Analysis, Investment Strategies and Risk of Loss of the Disclosure Brochure for details on the services provided by LifeGuide Financial. For information related to the background of LifeGuide Financial supervised persons, please see Item 9 – Disciplinary Information and Item 11 – Code of Ethics, Participation or Interest in Client Transactions and Personal Trading of the Disclosure Brochure.

Performance-Based Fees

LifeGuide Financial does not charge performance-based fees for its wealth management services. The fees charged by LifeGuide Financial are as described in Item 5 – Fees and Compensation of the Disclosure Brochure and are not based upon the capital appreciation of the funds or securities held by any Client. LifeGuide Financial does not manage any proprietary investment funds or limited partnerships (for example, a mutual fund or a hedge fund) and has no financial incentive to recommend any particular investment options to its Clients.

Methods of Analysis

Please see Item 8 - Methods of Analysis, Investment Strategies and Risk of Loss of the Disclosure Brochure for additional details.

Risk of Loss

Investing in securities involves certain investment risks. Securities may fluctuate in value or lose value. Clients should be prepared to bear the potential risk of loss. LifeGuide Financial will assist Clients in determining an appropriate strategy based on their tolerance for risk and other factors noted above. However, there is no guarantee that a Client will meet their investment goals.

Past performance is not a guarantee of future returns. Investing in securities and other investments involve a risk of loss that each Client should understand and be willing to bear. Clients are reminded to discuss these risks with the Advisor. Please see Item 8.B. – Risk of Loss in the Disclosure Brochure for details on investment risks.

Proxy Voting

LifeGuide Financial does not accept proxy-voting responsibility for any Client. Clients will receive proxy statements directly from the Custodian. LifeGuide Financial will assist in answering questions relating to proxies, however, the Client retains the sole responsibility for proxy decisions and voting.

Item 7 – Client Information Provided to Portfolio Managers

Clients' investment portfolios are generally managed directly by LifeGuide Financial. Clients participating in the Wrap Fee Program generally grant LifeGuide Financial the authority to discuss certain non-public information with third party managers engaged to manage their accounts. Depending upon the specific arrangement, the Advisor is authorized to disclose various personal information including, without limitation: names, phone numbers, addresses, social security numbers, driver's license, tax identification numbers and account numbers. LifeGuide Financial may also share certain information related to its Clients' financial positions and investment objectives in an effort to ensure that the third party managers investment decisions remain aligned with its Clients' best

LifeGuide Financial Advisors

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interests. This information is communicated on an initial and ongoing basis, or as otherwise necessary to the management of its Clients' portfolios.

Item 8 – Client Contact with Portfolio Managers

LifeGuide Financial is a full-service investment management advisory firm. Clients always have direct access to the Portfolio Managers at LifeGuide Financial. Additionally, Clients can generally contact third party managers managing their portfolios through LifeGuide Financial by providing the Advisor with written request and identification of the questions or issues to be discussed with the third party managers. After receiving the Client's written request, LifeGuide Financial, at its sole discretion, may contact the third party managers for the Client or arrange for the third party manager and the Client to communicate directly.

Item 9 – Additional Information

A. Disciplinary Information and Other Financial Industry Activities and Affiliations

Disciplinary Information

There are no legal, regulatory or disciplinary events involving LifeGuide Financial or any of its management persons. LifeGuide Financial values the trust Clients place in the Advisor. The Advisor encourages Clients to perform the requisite due diligence on any advisor or service provider that the Client engages. The backgrounds of the Advisor and its Advisory Persons are available on the Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov. Clients may search with the Advisor's firm name or CRD# 283087. Please see Item 9 – Disciplinary Information of the Disclosure Brochure as well as Item 3 – Disciplinary Information of each Advisory Person's Brochure Supplement (included with this Wrap Fee Program Brochure) for additional information on how to research the background of the Advisor and its Advisory Persons.

Other Financial Activities and Affiliations

Please see Item 10 – Other Financial Industry Activities and Affiliations and Item 14 – Client Referrals and Other Compensation of the Disclosure Brochure.

B. Code of Ethics, Review of Accounts, Client Referrals, and Financial Information

LifeGuide Financial has implemented a Code of Ethics that defines the Advisor's fiduciary commitment to each Client. This Code of Ethics applies to all persons subject to LifeGuide Financial's compliance program ("Supervised Persons"). Complete details on the LifeGuide Financial Code of Ethics can be found under Item 11 – Code of Ethics, Participation in Client Transactions and Personal Trading of the Disclosure Brochure.

Review of Accounts

Securities in Client accounts are monitored on a regular and continuous basis by David I. Lutz, the Chief Compliance Officer. Details of the review policies and practices are provided in Item 13 – Review of Accounts of the Disclosure Brochure.

Other Compensation

Participation in Institutional Advisor Platform – The Advisor participates in the TD Ameritrade Institutional program. TD Ameritrade Institutional is a division of TD Ameritrade, Inc. ("TD Ameritrade") member FINRA/SIPC. TD Ameritrade is an independent [and unaffiliated] SEC-registered broker-dealer. TD Ameritrade offers to independent investment Advisors services which include custody of securities, trade execution, clearance and settlement of transactions. Advisor receives some benefits from TD Ameritrade through its participation in the program. The Advisor may recommend TD Ameritrade to Clients for custody and brokerage services. There is no direct link between the Advisor's participation in the program and the investment advice it gives to its Clients, although the Advisor receives economic benefits through its participation in the program that are typically not available to TD Ameritrade retail investors. These benefits include the following products and services (provided without cost or at a discount): receipt of duplicate Client statements and confirmations; research related products and tools; consulting services; access to a trading desk serving the Advisor participants; access to block trading (which provides the ability to aggregate securities transactions for execution and then allocate the appropriate

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shares to Client accounts); the ability to have advisory fees deducted directly from Client accounts; access to an electronic communications network for Client order entry and account information; access to mutual funds and exchange-traded funds ("ETFs") with no transaction fees and to certain institutional money managers; and discounts on compliance, marketing, research, technology, and practice management products or services provided to the Advisor by third party vendors. TD Ameritrade may also have paid for business consulting and professional services received by the Advisor's related persons. Some of the products and services made available by TD Ameritrade through the program may benefit the Advisor but may not benefit its Client accounts. These products or services may assist the Advisor in managing and administering Client accounts, including accounts not maintained at TD Ameritrade. Other services made available by TD Ameritrade are intended to help the Advisor manage and further develop its business enterprise. The benefits received by the Advisor or its personnel through participation in the program do not depend on the amount of brokerage transactions directed to TD Ameritrade. As part of its fiduciary duties to clients, Advisor endeavors at all times to put the interests of its clients first. Clients should be aware, however, that the receipt of economic benefits by the Advisor or its related persons in and of itself creates a conflict of interest and may indirectly influence the Advisor's choice of TD Ameritrade for custody and brokerage services.

Please see Item 14 – Other Compensation of the Disclosure Brochure for details on additional compensation that may be received by LifeGuide financial or its Advisory Persons. Each Advisory Person's Brochure Supplement (also included with this Wrap Fee Program Brochure) provides details on any outside business activities and the associated compensation.

Client Referrals from Solicitors

LifeGuide Financial does not engage paid solicitors for Client referrals.

Financial Information

Neither LifeGuide Financial, nor its management have any adverse financial situations that would reasonably impair the ability of LifeGuide Financial to meet all obligations to its Clients. LifeGuide Financial is not required to deliver a balance sheet along with this Disclosure Brochure, as LifeGuide Financial does not collect fees of \$1,200 or more for services to be performed six months or more in advance.

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Form ADV Part 2B – Brochure Supplement
for

David I. Lutz, CFP®, CKA®
Partner and Chief Compliance Officer

Effective: May 12, 2020

This Form ADV 2B ("Brochure Supplement") provides information about the background and qualifications of David I. Lutz (CRD# 5355724) in addition to the information contained in the LifeGuide Financial Advisors, LLC ("LifeGuide Financial" or the "Advisor") (CRD # 284842) Disclosure Brochure. If you have not received a copy of the Disclosure Brochure or if you have any questions about the contents of the LifeGuide Financial Disclosure Brochure or this Brochure Supplement, please contact the Advisor at (717) 796-1700.

Additional information about Mr. Lutz is available on the SEC's Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching with his full name or his Individual CRD# 5355724.

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Item 2 – Educational Background and Business Experience

David I. Lutz, born in 1980, is dedicated to advising Clients of LifeGuide Financial as a Partner and Chief Compliance Officer. Mr. Lutz earned a Bachelor of Science in Mechanical Engineering from Lehigh University in 2003. Mr. Lutz received his CFP designation in 2011. Mr. Lutz received his CKA designation in 2014. Additional information regarding Mr. Lutz's employment history is included below.

Employment History:

Partner & Chief Compliance Officer, LifeGuide Financial Advisors	01/2014 to Present
Registered Representative/Investment Advisor Representative, ProEquities, Inc	06/2007 to 11/2016
Financial Advisor/Partner, Keystone Financial Associates	06/2007 to 12/2013
Engineer, Master Solutions Inc	01/2006 to 05/2007
Engineer, W.L. Gore and Associates	06/2003 to 01/2006

CERTIFIED FINANCIAL PLANNER™ (“CFP®”)

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

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 71,000 individuals have obtained CFP® certification in the United States.

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

- *Education* – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP® Board's studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor's Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP® Board's financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- *Examination* – Pass the comprehensive CFP® Certification Examination. The examination includes case studies and client scenarios designed to test one's ability to correctly diagnose financial planning issues and apply one's knowledge of financial planning to real world circumstances;
- *Experience* – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- *Ethics* – Agree to be bound by CFP® Board's *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- *Continuing Education* – Complete 30 hours of continuing education hours every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of Professional Conduct*, to maintain competence and keep up with developments in the financial planning field; and
- *Ethics* – Renew an agreement to be bound by the *Standards of Professional Conduct*. The *Standards* prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP® Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

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Certified Kingdom Advisor® (“CKA®”)

Kingdom Advisors is a non-profit training organization for financial professionals who specialize in the planning differentiators that exist when you apply a Christian worldview to financial decision-making.

The prerequisites for the designation/certification are that the advisor must hold one of the approved industry designations (CFP®, ChFC®, CPA, CPA/PFS, EA, CFA, CIMA®, AAMS, CLU®, JD) or 10 years of experience in the discipline in which applying for the CKA® designation. The disciplines include financial planning, investments, accounting, estate planning law, and insurance. The education prerequisites for the designation/certification is a 21.5-hour online course and a 200-question open-book exam with a minimum score of 80%. In January 2017, the educational prerequisite will move to a 3-credit hour equivalent certificate course offered by the two largest Christian universities in the US. The new university-based course will be offered in cohorts consisting of approximately 50 hours of student work over 8 weeks and a new proctored exam administered once a student completes the university-based CKA® Educational Program. All candidates must sign a "Statement of Faith," obtain a letter of reference from pastor or member of pastoral staff, pass a regulatory review, complete a signed statement of personal stewardship and submit two client references.

The continuing education requirement to maintain the designation is 10 hours annually. Kingdom Advisors (KA) also requires all Certified Kingdom Advisor® designees to remain in substantial compliance with a set of ethical principles, rules, and standards in order to use or to continue to use the Certified Kingdom Advisor® designation. In order to oversee such compliance, KA has established procedures for reporting ethical violation, as well as a set of disciplinary procedures to oversee the investigation of potential violations of such principles.

Item 3 – Disciplinary Information

There are no legal, civil or disciplinary events to disclose regarding Mr. Lutz. Mr. Lutz has never been involved in any regulatory, civil or criminal action. There have been no client complaints, lawsuits, arbitration claims or administrative proceedings against Mr. Lutz.

Securities laws require an advisor to disclose any instances where the advisor or its advisory persons have been found liable in a legal, regulatory, civil or arbitration matter that alleges violation of securities and other statutes; fraud; false statements or omissions; theft, embezzlement or wrongful taking of property; bribery, forgery, counterfeiting, or extortion; and/or dishonest, unfair or unethical practices. ***As previously noted, there are no legal, civil or disciplinary events to disclose regarding Mr. Lutz.***

However, the Advisor does encourage you to independently view the background of Mr. Lutz on the Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching with his full name or his Individual CRD# 5355724.

Item 4 – Other Business Activities

Insurance Agency Affiliation

Mr. Lutz is a licensed insurance professional. Implementations of insurance recommendations are separate and apart from Mr. Lutz's advisory role with LifeGuide Financial. As an insurance professional, Mr. Lutz implements insurance and LifeGuide Financial receives customary commissions and other related revenues from the various insurance companies whose products are sold. Commissions generated by insurance sales do not offset regular advisory fees. This creates a conflict of interest in recommending certain products of the insurance companies. Clients are under no obligation to implement any recommendations made by Mr. Lutz or the Advisor. LifeGuide Financial also mitigates this by having insurance commissions paid to the firm and not to the individual Advisory Person. LifeGuide pays Advisory Persons via a salary and bonus compensation plan that is NOT based on individual sales production but is driven by the overall success of the firm.

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Item 5 – Additional Compensation

Mr. Lutz has additional business activities where compensation is received that are detailed in Item 4 above.

Item 6 – Supervision

Mr. Lutz serves as the Partner and Chief Compliance Office of LifeGuide Financial. Mr. Lutz can be reached at (717) 796-1700.

LifeGuide Financial has implemented a Code of Ethics, an internal compliance document that guides each Supervised Person in meeting their fiduciary obligations to Clients of LifeGuide Financial. Further, LifeGuide Financial is subject to regulatory oversight by various agencies. These agencies require registration by LifeGuide Financial and its Supervised Persons. As a registered entity, LifeGuide Financial is subject to examinations by regulators, which may be announced or unannounced. LifeGuide Financial is required to periodically update the information provided to these agencies and to provide various reports regarding the business activities and assets of the Advisor.

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LIFE GUIDE

FINANCIAL ADVISORS

Form ADV Part 2B – Brochure Supplement

for

**Douglas K. Denlinger, CKA®, ACBC
Managing Partner**

Effective: May 12, 2020

This Form ADV 2B (“Brochure Supplement”) provides information about the background and qualifications of Douglas K. Denlinger (CRD# 4698387) in addition to the information contained in the LifeGuide Financial Advisors, LLC (“LifeGuide Financial” or the “Advisor”) (CRD # 284842) Disclosure Brochure. If you have not received a copy of the Disclosure Brochure or if you have any questions about the contents of the LifeGuide Financial Disclosure Brochure or this Brochure Supplement, please contact the Advisor at (717) 796-1700.

Additional information about Mr. Denlinger is available on the SEC’s Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching with his full name or his Individual CRD# 4698387.

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Item 2 – Educational Background and Business Experience

Douglas K. Denlinger, born in 1968, is dedicated to advising Clients of LifeGuide Financial as the Managing Partner. Mr. Denlinger earned a Bachelor of Arts in Business Logistics from Pennsylvania State University in 1990. Mr. Denlinger received his CKA designation in 2014. Additional information regarding Mr. Denlinger's employment history is included below.

Employment History:

Managing Partner, LifeGuide Financial Advisors, LLC	01/2014 to Present
Registered Representative/Investment Advisor Representative, ProEquities, Inc	09/2004 to 11/2016
Partner, Keystone Financial Associates	09/2004 to 12/2013
Registered Representative, First Command Financial Planning, Inc.	03/2003 to 07/2003
Sr. Vice President, Global Product Development, Manugistics, Inc.	06/1993 to 02/2003
Sr. Logistics Manager, Frito Lay, Inc.	06/1990 to 05/1993

Certified Kingdom Advisor® (“CKA®”)

Kingdom Advisors is a non-profit training organization for financial professionals who specialize in the planning differentiators that exist when you apply a Christian worldview to financial decision-making.

The prerequisites for the designation/certification are that the advisor must hold one of the approved industry designations (CFP®, ChFC®, CPA, CPA/PFS, EA, CFA, CIMA®, AAMS, CLU®, JD) or 10 years of experience in the discipline in which applying for the CKA® designation. The disciplines include financial planning, investments, accounting, estate planning law, and insurance. The education prerequisites for the designation/certification is a 21.5-hour online course and a 200-question open-book exam with a minimum score of 80%. In January 2017, the educational prerequisite will move to a 3-credit hour equivalent certificate course offered by the two largest Christian universities in the US. The new university-based course will be offered in cohorts consisting of approximately 50 hours of student work over 8 weeks and a new proctored exam administered once a student completes the university-based CKA® Educational Program. All candidates must sign a "Statement of Faith," obtain a letter of reference from pastor or member of pastoral staff, pass a regulatory review, complete a signed statement of personal stewardship and submit two client references.

The continuing education requirement to maintain the designation is 10 hours annually. Kingdom Advisors (KA) also requires all Certified Kingdom Advisor® designees to remain in substantial compliance with a set of ethical principles, rules, and standards in order to use or to continue to use the Certified Kingdom Advisor® designation. In order to oversee such compliance, KA has established procedures for reporting ethical violation, as well as a set of disciplinary procedures to oversee the investigation of potential violations of such principles.

Advanced Chartered Benefit Consultant (“ACBC”)

The Chartered Benefit Consultant identifies the holder as an expert in consumer-driven health insurance programs and is designed for agents and brokers who are serious about maintaining the highest degree of professionalism in assisting clients to acquire and understand their health insurance options. Any Chartered Benefit Consultant wishing to extend his/her knowledge of the Consumer Driven Health Plan market place may obtain the Advanced Chartered Benefit Consultant (ACBC) designation. Designations administered by the National Association of Alternative Benefit Consultants, 423 Pennsylvania Avenue, Glen Ellyn, IL 60137.

Item 3 – Disciplinary Information

There are no legal, civil or disciplinary events to disclose regarding Mr. Denlinger. Mr. Denlinger has never been involved in any regulatory, civil or criminal action. There have been no client complaints, lawsuits, arbitration claims or administrative proceedings against Mr. Denlinger.

Securities laws require an advisor to disclose any instances where the advisor or its advisory persons have been found liable in a legal, regulatory, civil or arbitration matter that alleges violation of securities and other statutes;

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fraud; false statements or omissions; theft, embezzlement or wrongful taking of property; bribery, forgery, counterfeiting, or extortion; and/or dishonest, unfair or unethical practices. ***As previously noted, there are no legal, civil or disciplinary events to disclose regarding Mr. Denlinger.***

However, the Advisor does encourage you to independently view the background of Mr. Denlinger on the Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching with his full name or his Individual CRD# 4698387.

Item 4 – Other Business Activities

Insurance Agency Affiliation

Mr. Denlinger is a licensed insurance professional. Implementations of insurance recommendations are separate and apart from Mr. Denlinger's advisory role with LifeGuide Financial. As an insurance professional, Mr. Denlinger implements insurance and LifeGuide Financial receives customary commissions and other related revenues from the various insurance companies whose products are sold. Commissions generated by insurance sales do not offset regular advisory fees. This practice presents a conflict of interest in recommending certain products of the insurance companies. Clients are under no obligation to implement any recommendations made by Mr. Denlinger or the Advisor. LifeGuide Financial also mitigates this by having insurance commissions paid to the firm and not to the individual Advisory Person. LifeGuide pays Advisory Persons via a salary and bonus compensation plan that is NOT based on individual sales production but is driven by the overall success of the firm.

Mr. Denlinger also rents out property that he owns. Mr. Denlinger does not offer any rental property to Clients of the Advisor.

Item 5 – Additional Compensation

Mr. Denlinger has additional business activities where compensation is received that are detailed in Item 4 above.

Item 6 – Supervision

Mr. Denlinger serves as the Managing Partner of LifeGuide Financial and is supervised by David Lutz, the Chief Compliance Officer. Mr. Lutz can be reached at (717) 796-1700.

LifeGuide Financial has implemented a Code of Ethics, an internal compliance document that guides each Supervised Person in meeting their fiduciary obligations to Clients of LifeGuide Financial. Further, LifeGuide Financial is subject to regulatory oversight by various agencies. These agencies require registration by LifeGuide Financial and its Supervised Persons. As a registered entity, LifeGuide Financial is subject to examinations by regulators, which may be announced or unannounced. LifeGuide Financial is required to periodically update the information provided to these agencies and to provide various reports regarding the business activities and assets of the Advisor.

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LIFE GUIDE

FINANCIAL ADVISORS

Form ADV Part 2B – Brochure Supplement

for

**Derek G. Mosley, CFP®
Financial Advisor**

Effective: May 12, 2020

This Form ADV 2B ("Brochure Supplement") provides information about the background and qualifications of Derek G. Mosley (CRD# 6020464) in addition to the information contained in the LifeGuide Financial Advisors, LLC ("LifeGuide Financial" or the "Advisor") (CRD # 284842) Disclosure Brochure. If you have not received a copy of the Disclosure Brochure or if you have any questions about the contents of the LifeGuide Financial Disclosure Brochure or this Brochure Supplement, please contact us at (717) 796-1700.

Additional information about Mr. Mosley is available on the SEC's Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching with his full name or his Individual CRD# 6020464.

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Item 2 – Educational Background and Business Experience

Derek G. Mosley, CFP® born in 1990, is dedicated to advising Clients of LifeGuide Financial as a Financial Advisor. Mr. Mosley earned a Bachelor of Science in Business Administration from Messiah College in 2013. Additional information regarding Mr. Mosley's employment history is included below.

Employment History:

Financial Advisor, LifeGuide Financial Advisors, LLC	01/2014 to Present
Financial Advisor, Keystone Financial Associates	06/2013 to 12/2013
Financial Intern, RBC Wealth Management	02/2013 to 04/2013

CERTIFIED FINANCIAL PLANNER™ (“CFP®”)

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

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 71,000 individuals have obtained CFP® certification in the United States.

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

- *Education* – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP® Board's studies have determined as necessary for the competent and professional delivery of financial planning services and attain a Bachelor's Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP® Board's financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- *Examination* – Pass the comprehensive CFP® Certification Examination. The examination includes case studies and client scenarios designed to test one's ability to correctly diagnose financial planning issues and apply one's knowledge of financial planning to real world circumstances;
- *Experience* – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- *Ethics* – Agree to be bound by CFP® Board's *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- *Continuing Education* – Complete 30 hours of continuing education hours every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of Professional Conduct*, to maintain competence and keep up with developments in the financial planning field; and
- *Ethics* – Renew an agreement to be bound by the *Standards of Professional Conduct*. The *Standards* prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP® Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

Item 3 – Disciplinary Information

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There are no legal, civil or disciplinary events to disclose regarding Mr. Mosley. Mr. Mosley has never been involved in any regulatory, civil or criminal action. There have been no client complaints, lawsuits, arbitration claims or administrative proceedings against Mr. Mosley.

Securities laws require an advisor to disclose any instances where the advisor or its advisory persons have been found liable in a legal, regulatory, civil or arbitration matter that alleges violation of securities and other statutes; fraud; false statements or omissions; theft, embezzlement or wrongful taking of property; bribery, forgery, counterfeiting, or extortion; and/or dishonest, unfair or unethical practices. ***As previously noted, there are no legal, civil or disciplinary events to disclose regarding Mr. Mosley.***

However, the Advisor encourage you to independently view the background of Mr. Mosley on the Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching with his full name or his Individual CRD# 6020464.

Item 4 – Other Business Activities

Insurance Agency Affiliation

Mr. Mosley is a licensed insurance professional. Implementations of insurance recommendations are separate and apart from Mr. Mosley's advisory role with LifeGuide Financial. As an insurance professional, Mr. Mosley implements insurance and LifeGuide Financial receives customary commissions and other related revenues from the various insurance companies whose products are sold. Commissions generated by insurance sales do not offset regular advisory fees. This practice presents a conflict of interest in recommending certain products of the insurance companies. Clients are under no obligation to implement any recommendations made by Mr. Mosley or the Advisor. LifeGuide Financial also mitigates this by having insurance commissions paid to the firm and not to the individual Advisory Person. LifeGuide pays Advisory Persons via a salary and bonus compensation plan that is NOT based on individual sales production but is driven by the overall success of the firm.

Item 5 – Additional Compensation

Mr. Mosley has additional business activities where compensation is received that are detailed in Item 4 above.

Item 6 – Supervision

Mr. Mosley serves as the Financial Advisor of LifeGuide Financial and is supervised by David Lutz, the Chief Compliance Officer. Mr. Lutz can be reached at (717) 796-1700.

LifeGuide Financial has implemented a Code of Ethics, an internal compliance document that guides each Supervised Person in meeting their fiduciary obligations to Clients of LifeGuide Financial. Further, LifeGuide Financial is subject to regulatory oversight by various agencies. These agencies require registration by LifeGuide Financial and its Supervised Persons. As a registered entity, LifeGuide Financial is subject to examinations by regulators, which may be announced or unannounced. LifeGuide Financial is required to periodically update the information provided to these agencies and to provide various reports regarding the business activities and assets of the Advisor.

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Form ADV Part 2B – Brochure Supplement
for

Matthew L. Hess, CFP®
Financial Advisor

Effective: May 12, 2020

This Form ADV 2B ("Brochure Supplement") provides information about the background and qualifications of Matthew L. Hess, CFP® (CRD# 6792354) in addition to the information contained in the LifeGuide Financial Advisors, LLC ("LifeGuide Financial" or the "Advisor", CRD# 284842) Disclosure Brochure. If you have not received a copy of the Disclosure Brochure or if you have any questions about the contents of the LifeGuide Financial Disclosure Brochure or this Brochure Supplement, please contact the Advisor at (717) 796-1700.

Additional information about Mr. Hess is available on the SEC's Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching with his full name or his Individual CRD# 6792354.

LifeGuide Financial Advisors

176 Cumberland Pkwy, Suite 202, Mechanicsburg, PA 17055-5682
Phone: (717) 796-1700 Fax: (717) 796-7763
2011 W. Trindle Road, Carlisle, PA 17013
Phone: (717) 218-5268 Fax: (717) 243-7872
www.lifeguidefa.com

Item 2 – Educational Background and Business Experience

Matthew L. Hess, CFP®, born in 1991, is dedicated to advising Clients of LifeGuide Financial as a Financial Advisor. Mr. Hess also earned a Bachelor of Science in Business Administration from Messiah College in 2013. Additional information regarding Mr. Hess's employment history is included below.

Employment History:

Financial Advisor, LifeGuide Financial Advisors, LLC	08/2017 to Present
Special Projects Coordinator, Central Pennsylvania Food Bank	01/2013 to 07/2017

CERTIFIED FINANCIAL PLANNER™ (“CFP®”)

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

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 71,000 individuals have obtained CFP® certification in the United States.

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

- *Education* – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP® Board's studies have determined as necessary for the competent and professional delivery of financial planning services and attain a Bachelor's Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP® Board's financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- *Examination* – Pass the comprehensive CFP® Certification Examination. The examination includes case studies and client scenarios designed to test one's ability to correctly diagnose financial planning issues and apply one's knowledge of financial planning to real world circumstances;
- *Experience* – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- *Ethics* – Agree to be bound by CFP® Board's *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- *Continuing Education* – Complete 30 hours of continuing education hours every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of Professional Conduct*, to maintain competence and keep up with developments in the financial planning field; and
- *Ethics* – Renew an agreement to be bound by the *Standards of Professional Conduct*. The *Standards* prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP® Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

Item 3 – Disciplinary Information

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There are no legal, civil or disciplinary events to disclose regarding Mr. Hess. Mr. Hess has never been involved in any regulatory, civil or criminal action. There have been no client complaints, lawsuits, arbitration claims or administrative proceedings against Mr. Hess.

Securities laws require an advisor to disclose any instances where the advisor or its advisory persons have been found liable in a legal, regulatory, civil or arbitration matter that alleges violation of securities and other statutes; fraud; false statements or omissions; theft, embezzlement or wrongful taking of property; bribery, forgery, counterfeiting, or extortion; and/or dishonest, unfair or unethical practices. ***As previously noted, there are no legal, civil or disciplinary events to disclose regarding Mr. Hess.***

However, the Advisor does encourage you to independently view the background of Mr. Hess on the Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching with his full name or his Individual CRD# 6792354.

Item 4 – Other Business Activities

Insurance Agency Affiliation

Mr. Hess, is a licensed insurance professional. Implementations of insurance recommendations are separate and apart from Mr. Hess's advisory role with LifeGuide Financial. As an insurance professional, Mr. Hess implements insurance and LifeGuide Financial receives customary commissions and other related revenues from the various insurance companies whose products are sold. Commissions generated by insurance sales do not offset regular advisory fees. This practice presents a conflict of interest in recommending certain products of the insurance companies. Clients are under no obligation to implement any recommendations made by Mr. Hess or the Advisor. LifeGuide Financial also mitigates this by having insurance commissions paid to the firm and not to the individual Advisory Person. LifeGuide pays Advisory Persons via a salary and bonus compensation plan that is NOT based on individual sales production but is driven by the overall success of the firm.

Item 5 – Additional Compensation

Mr. Hess has additional business activities where compensation is received that are detailed in Item 4 above.

Item 6 – Supervision

Mr. Hess serves as a Financial Advisor of LifeGuide Financial and is supervised by David I. Lutz, the Chief Compliance Officer. Mr. Lutz can be reached at (717) 796-1700.

LifeGuide Financial has implemented a Code of Ethics, an internal compliance document that guides each Supervised Person in meeting their fiduciary obligations to Clients of LifeGuide Financial. Further, LifeGuide Financial is subject to regulatory oversight by various agencies. These agencies require registration by LifeGuide Financial and its Supervised Persons. As a registered entity, LifeGuide Financial is subject to examinations by regulators, which may be announced or unannounced. LifeGuide Financial is required to periodically update the information provided to these agencies and to provide various reports regarding the business activities and assets of the Advisor.

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Form ADV Part 2B – Brochure Supplement
for

Dalton M. Whetstone, CFP®
Investment Advisor Representative

Effective: May 12, 2020

This Form ADV 2B ("Brochure Supplement") provides information about the background and qualifications of Dalton M. Whetstone, CFP® (CRD# 6650773) in addition to the information contained in the LifeGuide Financial Advisors, LLC ("LifeGuide Financial" or the "Advisor", CRD# 284842) Disclosure Brochure. If you have not received a copy of the Disclosure Brochure or if you have any questions about the contents of the LifeGuide Financial Disclosure Brochure or this Brochure Supplement, please contact the Advisor at (717) 796-1700.

Additional information about Mr. Whetstone is available on the SEC's Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching with his full name or his Individual CRD# 6650773.

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Item 2 – Educational Background and Business Experience

Dalton M. Whetstone, CFP®, born in 1995, is dedicated to advising Clients of LifeGuide Financial as an Investment Advisor Representative. Mr. Whetstone earned a B.B.A. in Finance and Financial Planning from Temple University in 2018. Additional information regarding Mr. Whetstone's employment history is included below.

Employment History:

Investment Advisor Representative, LifeGuide Financial Advisors, LLC	05/2018 to Present
Intern, LifeGuide Financial Advisors, LLC	05/2016 to 05/2018
Forklift Operator, DHL	06/2014 to 08/2015

CERTIFIED FINANCIAL PLANNER™ (“CFP®”)

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The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 71,000 individuals have obtained CFP® certification in the United States.

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

- *Education* – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP® Board's studies have determined as necessary for the competent and professional delivery of financial planning services and attain a Bachelor's Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP® Board's financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- *Examination* – Pass the comprehensive CFP® Certification Examination. The examination includes case studies and client scenarios designed to test one's ability to correctly diagnose financial planning issues and apply one's knowledge of financial planning to real world circumstances;
- *Experience* – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- *Ethics* – Agree to be bound by CFP® Board's *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- *Continuing Education* – Complete 30 hours of continuing education hours every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of Professional Conduct*, to maintain competence and keep up with developments in the financial planning field; and
- *Ethics* – Renew an agreement to be bound by the *Standards of Professional Conduct*. The *Standards* prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP® Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

Item 3 – Disciplinary Information

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There are no legal, civil or disciplinary events to disclose regarding Mr. Whetstone. Mr. Whetstone has never been involved in any regulatory, civil or criminal action. There have been no client complaints, lawsuits, arbitration claims or administrative proceedings against Mr. Whetstone.

Securities laws require an advisor to disclose any instances where the advisor or its advisory persons have been found liable in a legal, regulatory, civil or arbitration matter that alleges violation of securities and other statutes; fraud; false statements or omissions; theft, embezzlement or wrongful taking of property; bribery, forgery, counterfeiting, or extortion; and/or dishonest, unfair or unethical practices. ***As previously noted, there are no legal, civil or disciplinary events to disclose regarding Mr. Whetstone.***

However, the Advisor does encourage you to independently view the background of Mr. Whetstone on the Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching with his full name or his Individual CRD# 6650773.

Item 4 – Other Business Activities

Insurance Agency Affiliation

Mr. Whetstone, is a licensed insurance professional. Implementations of insurance recommendations are separate and apart from Mr. Whetstone's advisory role with LifeGuide Financial. As an insurance professional, Mr. Whetstone implements insurance and LifeGuide Financial receives customary commissions and other related revenues from the various insurance companies whose products are sold. Commissions generated by insurance sales do not offset regular advisory fees. This practice presents a conflict of interest in recommending certain products of the insurance companies. Clients are under no obligation to implement any recommendations made by Mr. Whetstone or the Advisor. LifeGuide Financial also mitigates this by having insurance commissions paid to the firm and not to the individual Advisory Person. LifeGuide pays Advisory Persons via a salary and bonus compensation plan that is NOT based on individual sales production but is driven by the overall success of the firm.

Item 5 – Additional Compensation

Mr. Whetstone has additional business activities where compensation is received that are detailed in Item 4 above.

Item 6 – Supervision

Mr. Whetstone serves as an Investment Advisor Representative of LifeGuide Financial and is supervised by David Lutz, the Chief Compliance Officer. Mr. Lutz can be reached at (717) 796-1700.

LifeGuide Financial has implemented a Code of Ethics, an internal compliance document, that guides each Supervised Person in meeting their fiduciary obligations to Clients of LifeGuide Financial. Further, LifeGuide Financial is subject to regulatory oversight by various agencies. These agencies require registration by LifeGuide Financial and its Supervised Persons. As a registered entity, LifeGuide Financial is subject to examinations by regulators, which may be announced or unannounced. LifeGuide Financial is required to periodically update the information provided to these agencies and to provide various reports regarding the business activities and assets of the Advisor.

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Form ADV Part 2B – Brochure Supplement

for

**Holly A. Whitmire, CRPC®
Associate Financial Advisor**

Effective: May 12, 2020

This Form ADV 2B ("Brochure Supplement") provides information about the background and qualifications of Holly A. Whitmire, CRPC® (CRD# 4919583) in addition to the information contained in the LifeGuide Financial Advisors, LLC ("LifeGuide Financial" or the "Advisor", CRD# 284842) Disclosure Brochure. If you have not received a copy of the Disclosure Brochure or if you have any questions about the contents of the LifeGuide Financial Disclosure Brochure or this Brochure Supplement, please contact the Advisor at (717) 796-1700.

Additional information about Mrs. Whitmire is available on the SEC's Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching with her full name or her Individual CRD# 4919583.

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Item 2 – Educational Background and Business Experience

Holly A. Whitmire, CRPC® born in 1980, is dedicated to advising Clients of LifeGuide Financial as an Associate Financial Advisor. Mrs. Whitmire earned a Bachelor of Science in Business from The Pennsylvania State University in 2004. Mrs. Whitmire also attended Millersville University. Additional information regarding Mrs. Whitmire's employment history is included below.

Employment History:

Associate Financial Advisor, LifeGuide Financial Advisors, LLC	04/2018 to Present
Registered Representative, Ameriprise Financial Services, Inc.	12/2006 to 04/2018
Financial Advisor, American Express Financial Advisors	02/2005 to 12/2006
Financial Advisor, IDS Life Insurance Company	02/2005 to 12/2006

Chartered Retirement Planning Counselor ("CRPC®")

Individuals who hold the CRPC® designation have completed a course of study encompassing pre-and post-retirement needs, asset management, estate planning and the entire retirement planning process using models and techniques from real client situations. Additionally, individuals must pass an end-of-course examination that tests their ability to synthesize complex concepts and apply theoretical concepts to real-life situations. All designees have agreed to adhere to Standards of Professional Conduct and are subject to a disciplinary process. Designees renew their designation every two-years by completing 16 hours of continuing education, reaffirming adherence to the Standards of Professional Conduct and complying with self-disclosure requirements.

Item 3 – Disciplinary Information

There are no legal, civil or disciplinary events to disclose regarding Mrs. Whitmire. Mrs. Whitmire has never been involved in any regulatory, civil or criminal action. There have been no client complaints, lawsuits, arbitration claims or administrative proceedings against Mrs. Whitmire.

Securities laws require an advisor to disclose any instances where the advisor or its advisory persons have been found liable in a legal, regulatory, civil or arbitration matter that alleges violation of securities and other statutes; fraud; false statements or omissions; theft, embezzlement or wrongful taking of property; bribery, forgery, counterfeiting, or extortion; and/or dishonest, unfair or unethical practices. ***As previously noted, there are no legal, civil or disciplinary events to disclose regarding Mrs. Whitmire.***

However, the Advisor does encourage you to independently view the background of Mrs. Whitmire on the Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching with her full name or her Individual CRD# 4919583.

Item 4 – Other Business Activities

Insurance Agency Affiliations

Mrs. Whitmire is also a licensed insurance professional. Implementations of insurance recommendations are separate and apart from Mrs. Whitmire's role with LifeGuide Financial. As an insurance professional, Mrs. Whitmire implements insurance and LifeGuide Financial receives customary commissions and other related revenues from the various insurance companies whose products are sold. Commissions generated by insurance sales do not offset regular advisory fees. This practice presents a conflict of interest in recommending certain products of the insurance companies. Clients are under no obligation to implement any recommendations made by Mrs. Whitmire or the Advisor. LifeGuide Financial also mitigates this by having insurance commissions paid to the firm and not to the individual Advisory Person. LifeGuide Financial pays Advisory Persons via a salary and bonus compensation plan that is NOT based on individual sales production but is driven by the overall success of the firm.

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Item 5 – Additional Compensation

Mrs. Whitmire has additional business activities where compensation is received that are detailed in Item 4 above.

Item 6 – Supervision

Mrs. Whitmire serves as an Associate Financial Advisor of LifeGuide Financial and is supervised by David Lutz, the Chief Compliance Officer. Mr. Lutz can be reached at (717) 796-1700.

LifeGuide Financial has implemented a Code of Ethics, an internal compliance document, that guides each Supervised Person in meeting their fiduciary obligations to Clients of LifeGuide Financial. Further, LifeGuide Financial is subject to regulatory oversight by various agencies. These agencies require registration by LifeGuide Financial and its Supervised Persons. As a registered entity, LifeGuide Financial is subject to examinations by regulators, which may be announced or unannounced. LifeGuide Financial is required to periodically update the information provided to these agencies and to provide various reports regarding the business activities and assets of the Advisor.

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Privacy Policy

Effective: May 12, 2020

Our Commitment to You

LifeGuide Financial Advisors, LLC ("LifeGuide Financial" or the "Advisor") is committed to safeguarding the use of personal information of our Clients (also referred to as "you" and "your") that we obtain as your Investment Advisor, as described here in our Privacy Policy ("Policy").

Our relationship with you is our most important asset. We understand that you have entrusted us with your private information, and we do everything that we can to maintain that trust. LifeGuide Financial (also referred to as "we", "our" and "us") protects the security and confidentiality of the personal information we have and implements controls to ensure that such information is used for proper business purposes in connection with the management or servicing of our relationship with you.

LifeGuide Financial does not sell your non-public personal information to anyone. Nor do we provide such information to others except for discrete and reasonable business purposes in connection with the servicing and management of our relationship with you, as discussed below.

Details of our approach to privacy and how your personal non-public information is collected and used are set forth in this Policy.

Why you need to know?

Registered Investment Advisors ("RIAs") must share some of your personal information in the course of servicing your account. Federal and State laws give you the right to limit some of this sharing and require RIAs to disclose how we collect, share, and protect your personal information.

What information do we collect from you?

Date of Birth, Social Security Number or Taxpayer Identification Number	Assets and liabilities
Name, address and phone number[s]	Income and expenses
E-mail address[es]	Investment activity
Account information (including other institutions)	Investment experience and goals

What Information do we collect from other sources?

Custody, brokerage and advisory agreements	Account applications and forms
Other advisory agreements and legal documents	Investment questionnaires and suitability documents
Transactional information with us or others	Other information needed to service account

How do we protect your information?

To safeguard your personal information from unauthorized access and use we maintain physical, procedural and electronic security measures. These include such safeguards as secure passwords, encrypted file storage and a secure office environment. Our technology vendors provide security and access control over personal information and have policies over the transmission of data. Our associates are trained on their responsibilities to protect Client's personal information.

We require third parties that assist in providing our services to you to protect the personal information they receive from us.

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How do we share your information?

An RIA shares Client personal information to effectively implement its services. In the section below, we list some reasons we may share your personal information.

Basis For Sharing	Do we share?	Can you limit?
Servicing our Clients We may share non-public personal information with non-affiliated third parties (such as administrators, brokers, custodians, regulators, credit agencies, other financial institutions) as necessary for us to provide agreed upon services to you, consistent with applicable law, including but not limited to: processing transactions; general account maintenance; responding to regulators or legal investigations; and credit reporting.	Yes	No
Marketing Purposes LifeGuide Financial does not disclose, and does not intend to disclose, personal information with non-affiliated third parties to offer you services. Certain laws may give us the right to share your personal information with financial institutions where you are a customer and where LifeGuide Financial or the client has a formal agreement with the financial institution. We will only share information for purposes of servicing your accounts, not for marketing purposes.	No	Not Shared
Authorized Users Your non-public personal information may be disclosed to you and persons that we believe to be your authorized agent[s] or representative[s].	Yes	Yes
Information About Former Clients LifeGuide Financial does not disclose and does not intend to disclose, non-public personal information to non-affiliated third parties with respect to persons who are no longer our Clients.	No	Not Shared

Changes to our Privacy Policy

We will send you a copy of this Policy annually for as long as you maintain an ongoing relationship with us.

Periodically we may revise this Policy, and will provide you with a revised policy if the changes materially alter the previous Privacy Policy. We will not, however, revise our Privacy Policy to permit the sharing of non-public personal information other than as described in this notice unless we first notify you and provide you with an opportunity to prevent the information sharing.

Any Questions?

You may ask questions or voice any concerns, as well as obtain a copy of our current Privacy Policy by contacting us at (717) 796-1700.

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