



Part 2B of Form ADV Brochure Supplement
Updated: January 26, 2021

Cover Page – Item 1

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This Brochure Supplement provides information about Elaine M. Zito that supplements the SmartLife Financial Group LLC Brochure. You should have received a copy of that Brochure. Please contact our office at 772-453-2723 if you did not receive SmartLife Financial Group LLC's Brochure or if you have any questions about the contents of this supplement. Additional information about Elaine M. Zito is available on the SEC's website at [IAPD - Investment Adviser Public Disclosure - Homepage \(sec.gov\)](http://IAPD - Investment Adviser Public Disclosure - Homepage (sec.gov)).

Educational Background and Business Experience – Item 2

Elaine M. Zito Year of Birth: 1965

Education:

University of San Diego, Master of Education, 07/1990 to 05/1993
University of California, San Diego, B.A. Political Science, 05/1988 to 05/1990

Business:

Portsmouth-SmartLife Financial Group LLC, Investment Advisor Representative, 11/2019 to Present
Newbridge Securities Corp., Registered Representative, 11/2016 to 11/2019
Newbridge Financial Services Group, Inc., Investment Advisor Representative, 12/2016 to 11/2019
Questar Capital Corp., Registered Representative, 01/2016 to 11/2016
Questar Asset Management Inc., Investment Advisor Representative, 01/2016 to 11/2016
First Allied Securities Inc, Registered Representative, 08/2012 to 01/2016
First Allied Advisory Services, Investment Advisor Representative, 08/2012 to 01/2016
Next Financial Group, Inc., Registered Representative, 09/2009 to 08/2012

Disciplinary Information - Item 3

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of Elaine M. Zito and SmartLife Financial Group LLC. Elaine Zito has a disciplinary history, the details of which can be found on FINRA's BrokerCheck system or the SEC's website. To get to FINRA's BrokerCheck system, please visit [BrokerCheck - Find a broker, investment or financial advisor \(finra.org\)](https://brokercheck.finra.org) or the SEC's website is [IAPD - Investment Adviser Public Disclosure - Homepage \(sec.gov\)](https://www.sec.gov)

Other Business Activities - Item 4

Ms. Zito is separately licensed as an independent insurance agent with AFLAC and other companies. In this capacity, she can affect transactions in insurance products for her clients and earn commissions for these activities. Ms. Zito offers Fixed life, Health, Long Term Disability, Fixed Annuities and Long-Term Care Products. The fees you pay our firm for advisory services are separate and distinct from the commissions earned by Ms. Zito for insurance related activities through her DBA Zito Wealth Strategies, Inc. This presents a conflict of interest because Ms. Zito may have an incentive to recommend insurance products to you for the purpose of generating commissions rather than solely based on your needs. However, you are under no obligation, contractually or otherwise, to purchase insurance products through any person affiliated with our firm.

Ms. Zito does business as the Owner, Agent, and Financial Planner under Zito Wealth Strategies, Inc (DBA). Under the DBA, Ms. Zito provides Trust Preparation Services, working with attorneys and AZ Certified Document Preparers to complete client's estate planning documents. She also provides Tax Preparation services, preparing individual and business tax returns.

Ms. Zito, under the DBA Zito Wealth Strategies, also offers Estate Planning services related to a DST (Deferred Sales Trust) as a potentially suitable investment strategy for certain clients with specific circumstances and investment objectives as they relate to a DST.

Ms. Zito is an accomplished musician and plays the flute and piccolo in a band.

Additional Compensation - Item 5.

Please refer to the "Other Business Activities" section above for disclosures on Ms. Zito receipt of additional compensation as a result of her other business activities.

Supervision - Item 6

Elaine M. Zito is supervised by Randy C Fox, Chief Compliance Officer of Portsmouth-SmartLife Financial Group, LLC. Mr. Fox can be reached at 415-910-0477.

The advice provided by persons associated with our firm is limited by internal decisions as to the types of investments that may be included in client portfolios. We conduct periodic reviews of each client's holdings against that client's documented suitability information to provide reasonable assurance that the advice provided is aligned with each client's stated investment objectives and with our internal guidelines.

Requirements for State-Registered Advisers - Item 7

On December 30, 1996, Ms. Zito filed for Chapter 7 bankruptcy which was discharged on June 5, 1997 and not pending. On February 1, 2013, Ms. Zito was the subject of a compromise bankruptcy filing as a result of a Mortgage loan modification made through HAMP (Home Affordability Modification Program). This filing is not open or pending. On November 19, 2013, a Chapter 7 bankruptcy for Ms. Zito was filed, is not pending, and was discharged on March 24, 2014. This was a non-consumer, business related bankruptcy. In over 2 decades, (5) customer complaints were filed. All were dismissed. Details of which can be found on FINRA's BrokerCheck system by clicking on the link [BrokerCheck - Find a broker, investment or financial advisor \(finra.org\)](http://finra.org).

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