



**Lifeworks Advisors, LLC**  
**dba Fiduciary Management Group, Inc.**  
**Form ADV Part 2A – Disclosure Brochure**

Effective: November 23, 2021

This Form ADV Part 2A (“Disclosure Brochure”) provides information about the qualifications and business practices of Lifeworks Advisors, LLC (“Lifeworks Advisors” or the “Advisor”). The Advisor conducts business under the practice name (“doing business as” or “dba”), Fiduciary Management Group, Inc. If you have any questions about the content of this Disclosure Brochure, please contact the Advisor at (616) 200-6512.

Lifeworks Advisors 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 Lifeworks Advisors to assist you in determining whether to retain the Advisor.

Additional information about Lifeworks Advisors and its Advisory Persons is available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching with the Advisor’s firm name or CRD# 288255.

**Lifeworks Advisors, LLC**  
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## Item 2 – Material Changes

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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 Lifeworks Advisors. For convenience, the Advisor combined these documents into a single disclosure document.

Lifeworks Advisors 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. Lifeworks Advisors 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:

- The Advisor has amended Item's 1 and 4 to reflect the dba in which certain Supervised Persons utilize.
- The Advisor now utilizes independent managers. Please see Item 4 and Item 5 for details.
- The Advisor has adjusted its fees for wealth management. Please see Item 5 for details.
- The Advisor has custody through the use of Standing Letters of Authorization. Please see Item 15 for details.

### 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.

You may view the current Disclosure Brochure on-line at the SEC's Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching with the Advisor's firm name or CRD# 288255. You may also request a copy of this Disclosure Brochure at any time, by contacting the Advisor at (616) 200-6512.

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## Item 4 – Advisory Services

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### A. Firm Information

Lifeworks Advisors, LLC (“Lifeworks Advisors” 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 Michigan. The Advisor conducts business under the practice name (“doing business as” or “dba”), Fiduciary Management Group, Inc. Lifeworks Advisors was founded in December 2009 and is wholly-owned by Lifeworks Holdings, LLC. Ron Bullis (Partner) and Kurt Van Dyken (Partner and Chief Compliance Officer) are the majority owners of Lifeworks Holdings, LLC. Lifeworks Advisors became a registered investment advisor in May 2017. This Disclosure Brochure provides information regarding the qualifications, business practices, and the advisory services provided by Lifeworks Advisors.

### B. Advisory Services Offered

Lifeworks Advisors provides wealth management services and strategic advice to individuals, high net worth individuals, charitable organizations, trusts, estates, pension and profit sharing plans and businesses (each referred to as a “Client”). Lifeworks Advisors offers a unique approach, which focuses on family values and vision, helping families connect their financial assets - their life’s work - with what is most important to them.

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. Lifeworks Advisors’ 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

Lifeworks Advisors provides unique wealth management services to its Clients. Lifeworks Advisors investment strategy involves the development of a wealth plan that identifies the Client’s financial, family and professional goals. After identifying the Client’s goals, Lifeworks Advisors utilizes a risk-based approach in order to build out asset allocation strategies and investment portfolios for its Clients. Lifeworks Advisors strives to reduce the amount of risk in the Client’s portfolio while providing the Client with the desired amount of return in order to meet financial goals. Lifeworks Advisors’ core belief is that the Client’s investment portfolio needs to support the Client’s financial plan, and not the other way around.

Lifeworks Advisors takes a dual approach to risk. Lifeworks Advisors firstly analyzes risk from the standpoint of its Clients in determining whether the Client has a realistic idea on whether the Client will be able to meet their financial and life goals. Lifeworks Advisors then analyzes risk from the perspective of the Client’s asset allocation and investment portfolio and attempts to utilize the least amount of standard deviation and minimize the Client’s exposure to volatility.

Once a risk model and asset allocation for a Client has been developed, Lifeworks Advisors uses fundamental research approach to the selection of investments, positions, and strategies for the portfolio. Lifeworks Advisors utilizes its robust research platforms to evaluate mutual funds, exchange-traded funds (“ETFs”), individual equities, option contracts and bonds for its Clients’ portfolios. Lifeworks Advisors analyzes both the performance of the individual security as well as how it fits into the Client’s broader portfolio. Lifeworks Advisors conducts a fundamental analysis using a macro top down approach to analyze the different asset classes and then perform a bottom up analysis on each individual security or fund in the Client’s portfolio. Lifeworks Advisors will then construct a portfolio, which will mainly consist of products in equity and fixed income asset classes in order to achieve the Client’s investment goals.

The Advisor may retain certain legacy investments based on portfolio fit and/or tax considerations.

Lifeworks Advisors' investment approach is primarily long-term focused, but the Advisor may buy, sell or re-allocate positions that have been held less than one year to meet the objectives of the Client or due to market conditions.

Lifeworks Advisors takes a systematic approach to rebalancing a Client's portfolio, which involves managing risk while also maintaining the Client's asset allocation model. Lifeworks Advisors believes that its systematic approach to rebalancing helps reduce emotional decision-making and increases the potential for long-term returns for the Client. Lifeworks Advisors 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 the Client, generating cash to meet Client needs, or any risk deemed unacceptable for the Client's risk tolerance. Each Client will have the opportunity to place reasonable restrictions on the types of investments to be held in their respective portfolio, subject to acceptance by the Advisor.

Lifeworks Advisors will select, recommend and/or retain mutual funds on a fund by fund basis. Due to specific custodial and/or mutual fund company constraints, material tax consideration, and/or systematic investment plans, Lifeworks Advisors will select, recommend and/or retain a mutual fund share class that does not have trading costs, but do have higher internal expense ratios than institutional share classes. Lifeworks Advisors will seek to select the lowest cost share class available that is in the best interest of each Client and will ensure the selection aligns with the Client's financial objectives and stated investment guidelines.

#### Use of Independent Managers

Lifeworks Advisors will recommend that Clients utilize one or more unaffiliated investment managers or investment platforms (collectively "Independent Managers") for all or a portion of a Client's investment portfolio, based on the Client's needs and objectives. In such instances, the Client will be required to authorize and enter into an investment management agreement with an Independent Manager that defines the terms in which the Independent Manager will provide its services. The Advisor will perform initial and ongoing oversight and due diligence over each Independent Manager to ensure the strategy remains aligned with Clients investment objectives and overall best interests. The Advisor will also assist the Client in the development of the initial policy recommendations and managing the ongoing Client relationship. The Client, prior to entering into an agreement with an Independent Manager, will be provided with the Independent Manager's Form ADV Part 2A - Disclosure Brochure (or a brochure that makes the appropriate disclosures).

At no time will Lifeworks Advisors 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 terms of the advisory agreement. Please see Item 12 – Brokerage Practices.

#### Financial Planning and Consulting Services

Lifeworks Advisors will typically provide a variety of financial planning and consulting services to Clients, as part of its wealth management services or on a stand-alone basis, pursuant to a written financial planning agreement. Services are comprehensive in nature, which allows the Advisor to view the Client's finances holistically to address several areas of a Client's financial situation, depending on their goals and objectives. Generally, such financial planning services involve creating a solution focused approach to financial planning designed to allow the Client to make an informed decision about investment planning, retirement planning, personal savings, education savings, insurance needs, and other areas of a Client's financial situation.

Lifeworks Advisors believes financial planning is an integral portion of a Client's approach to investment and wealth management and the services that Lifeworks Advisors provides encompasses the development of a course of activity or specific actions to be taken by the Client and the ongoing monitoring of such activities to ensure they continue to meet the Client's goals and objectives. 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.

In addition, Lifeworks Advisors may work with the Client's accountant, attorney or other specialists, as appropriate for their unique situation. By working with this network of skilled professionals, the Advisor leverages these unique insights to provide solutions that comprehensively addresses the Client's financial situation and helps to reach their goals and objectives.

Financial planning and consulting 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 implement the transaction[s] through the Advisor.

#### Retirement Plan Advisory Services

Lifeworks Advisors provides retirement plan advisory services on behalf of the 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 Lifeworks Advisors 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 Lifeworks Advisors' 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 Lifeworks Advisors 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 and Financial Plan – Lifeworks Advisors, in connection with the Client, will develop a strategy that seeks to achieve the Client's investment goals and objectives.
- Asset Allocation – Lifeworks Advisors will develop a strategic asset allocation that is targeted to meet the investment objectives, time horizon, financial situation and tolerance for risk for each Client.
- Portfolio Construction – Lifeworks Advisors will develop a portfolio for the Client that is intended to meet the stated goals and objectives of the Client.
- Wealth Management and Supervision – Lifeworks Advisors will provide wealth management and ongoing oversight of the Client's investment portfolio.

#### **D. Wrap Fee Programs**

Lifeworks Advisors includes, in addition to securities transaction fees for certain mutual funds, custodial costs, administrative fees, fees for options contracts, fees for alternatives, and other fees and expenses (herein

“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 customizes its investment management services for its Clients. 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, 2020, Lifeworks Advisors manages \$122,426,284 in Client assets, \$101,518,586 of which are managed on a discretionary basis and \$20,907,698 on a non-discretionary basis. Clients may request more current information at any time from the Advisor.

## **Item 5 – Fees and Compensation**

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The following paragraphs detail the fee structure and compensation methodology for services provided by the Advisor. Each Client engaging the Advisor for services described herein shall be required to enter into a written agreement with the Advisor.

### **A. Fees for Advisory Services**

#### Wealth Management Services

Wealth management fees are paid monthly, in advance of each month, pursuant to the terms of the agreement. Wealth management fees are based on the market value of assets under management at the end of prior month. Wealth management fees range up to 1.50% annually based on several factors, including: the complexity of the services to be provided, the level of assets to be managed, and the overall relationship with the Advisor.

Wealth management fees in the first month of service are prorated from the inception date of the account[s] to the end of the month. 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 Lifeworks Advisors will be independently valued by the Custodian. Lifeworks Advisors will not have the authority or responsibility to value portfolio securities.

#### Use of Independent Managers

As noted in Item 4, the Advisor will implement all or a portion of a Client’s investment portfolio utilizing one or more Independent Managers. To eliminate any conflict of interest, the Advisor does not earn any compensation from an Independent Manager. The Advisor will only earn its investment advisory fee as described above. Independent Managers typically do not offer any fee discounts but may have a breakpoint schedule which will reduce the fee with an increased level of assets placed under management with an Independent Manager. The terms of such fee arrangements are included in the Independent Manager’s disclosure brochure and applicable contract[s] with the Independent Manager. The total blended fee, including the Advisor’s fee and the Independent Manager’s fee, will not exceed 2.00% annually.

#### Financial Planning and Consulting Services

*Ongoing Services* – Lifeworks Advisors offers financial planning and consulting services for an annual financial planning fee ranging up to \$30,000 based on the nature and complexity of the services to be provided and the overall relationship with the Advisor. Annual financial planning fees are billed either monthly (annual fee divided by 12) or quarterly (annual fee divided by 4) (“Billing Period”), in advance of each Billing Period, pursuant to the terms of the agreement. *An estimate for total costs will be determined prior to establishing the advisory relationship.*

*Project-based Services* – Lifeworks Advisors offers financial planning and consulting services for a fixed fee ranging up to \$30,000. Fees may be negotiable based on the nature and complexity of the services to be provided and the overall relationship with the Advisor. An estimate for total costs will be determined prior to establishing the advisory relationship.



#### Retirement Plan Advisory Services

Fees for retirement plan advisory services are charged either an annual asset-based fee of up to 0.80% or for an annual fixed fee ranging up to \$30,000, pursuant to the terms of the retirement plan advisory agreement. Asset-based retirement plan advisory fees are billed either monthly or quarterly ("Billing Period"), in advance of each Billing Period and are based on the market value of assets under management at the end of the prior month or quarter. Fixed retirement plan advisory fees are in advance of each Billing Period. Fees may be negotiable depending on the size and complexity of the Plan.

### **B. Fee Billing**

#### Wealth Management Services

Wealth management fees are calculated by the Advisor or its delegate and are invoiced to the client, or deducted from the Client's account[s] at the Custodian. For fees deducted from the Client's account at the Custodian, the Advisor 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 the month. The amount due is calculated by applying the monthly rate to the total assets under management with Lifeworks Advisors at the end of the prior month. The monthly rate is determined by dividing the number of days in the month by the number of days in the year and is then multiplied by the annual rate. Clients will be provided with a statement, at least quarterly, from the Custodian reflecting deduction of the investment advisory 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 Lifeworks Advisors to be paid directly from their account[s] held by the Custodian as part of the wealth management agreement and separate account forms provided by the Custodian.

#### Use of Independent Managers

For Client accounts implemented through an Independent Manager, the Advisor and the Independent Manager will each assume the responsibility for calculating and deducting their respective fees from the Client's account[s].

#### Financial Planning and Consulting Services

Financial planning fees for project-based services may be invoiced up to 100 percent (100%) of the expected total fee upon execution of the financial planning agreement. Financial planning fees for ongoing services are billed monthly or quarterly in advance of each Billing Period. The Advisor does not collect advance fees of \$1200 or more for services to be performed six months or more in the future.

#### Retirement Plan Advisory Services

Retirement plan advisory 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 in connection with investments made on behalf of the Client's account[s]. Lifeworks Advisors includes Covered Costs as part of its overall investment advisory fee through its Wrap Fee Program. Securities transaction fees for Client-directed trades may be charged back to the Client. Please see Item 4.D. above as well as Appendix 1 – Wrap Fee Program Brochure.

In addition, all fees paid to Lifeworks Advisors for wealth management services or part of the Wrap Fee Program 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), and a possible distribution fee. A Client may be able to invest in these products directly, without the services of Lifeworks Advisors, but would not receive the services provided by Lifeworks Advisors, 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 Lifeworks Advisors to fully understand the total fees to be paid. Please refer to Item 12 – Brokerage Practices for additional information. Additionally, as noted above, the Advisor will select share classes which do not have trading costs, but do have higher internal expense ratios than institutional share classes. Please refer to Item 12 – Brokerage Practices for additional information.

#### **D. Advance Payment of Fees and Termination**

##### Wealth Management Services

Lifeworks Advisors is compensated for its wealth management services at the beginning of the month before 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 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.

##### Use of Independent Managers

In the event that a Client should wish to terminate their relationship with the Independent Manager, the terms for the termination will be set forth in the respective agreements between the Client and that Independent Manager. Lifeworks Advisors will assist the Client with the termination and transition as appropriate.

##### Financial Planning and Consulting Services

Lifeworks Advisors requires 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. In addition, 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 to the end of the month. The Client's financial planning agreement with the Advisor is non-transferable without the Client's prior consent.

##### Retirement Plan Advisory Services Fees

Lifeworks Advisors is compensated for its services at the beginning of the Billing Period before advisory services are rendered. Either party may request to terminate the retirement plan advisory agreement, at any time, by providing advance written notice to the other party. The Client shall be responsible for retirement plan advisory fees up to and including the effective date of termination. The Advisor will refund any unearned, prepaid retirement plan advisory fees from the effective date of termination to the end of the month or quarter. The Client's retirement plan advisory agreement with the Advisor is non-transferable without the Client's prior consent.

#### **E. Compensation for Sales of Securities**

Lifeworks Advisors 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.

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

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

Lifeworks Advisors 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**

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Lifeworks Advisors offers investment advisory services to individuals, high net worth individuals, charitable organizations, trusts, estates and pension and profit-sharing plans and businesses. 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. Lifeworks Advisors generally does not impose a minimum relationship size.

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

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### **A. Methods of Analysis**

Lifeworks Advisors primarily employs a research based methodology for investing, which includes assessing the Client's risk tolerance, financial capacity and wealth to build a customized portfolio. Lifeworks also utilizes fundamental analysis using a macro top down approach to analyze different asset classes and then a bottom up analysis on each individual security or fund in the Client's portfolio. Lifeworks is agnostic to current trends, fads, or the newest strategies being used in the market. Lifeworks uses math and macro data research to evaluate the historical performance of an asset and test assumptions about the expected risk adjusted return of an asset for future years.

*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 Lifeworks Advisors will be able to accurately predict such a reoccurrence.

*Charting analysis* utilizes various market indicators as investment selection criteria. These criteria are generally pricing trends that may indicate movement in the markets. 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 technical and charting analysis may lose value and may have negative investment performance. The Advisor monitors these market indicators to determine if adjustments to strategic allocations are appropriate.

As noted above, Lifeworks Advisors generally employs a long-term investment strategy for its Clients, as consistent with their financial goals. Lifeworks Advisors 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, Lifeworks Advisors 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. Lifeworks Advisors 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 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 investment approach:

### 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.

### Options Contracts

Investments in options contracts have the risk of losing value in a relatively short period of time. Option contracts are leveraged instruments that allow the holder of a single contract to control many shares of an underlying stock. This leverage can compound gains or losses.

### Short Sales

A short sale involves the sale of a security that the Client does not own in the hope of purchasing the same security at a later date at a lower price. To make delivery to the buyer, the Client must borrow the security and is obligated to return the security to the lender, which is accomplished by a later purchase of the security. The Client realizes a profit or a loss as a result of a short sale if the price of the security decreases or increases respectively between the date of the short sale and the date on which the Client covers its short position, i.e., purchases the security to replace the borrowed security. A short sale involves the theoretically unlimited risk of an increase in the market price of the security that would result in a theoretically unlimited loss.

### 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.

### 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.

**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**

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Securities laws require an advisor to disclose any instances where the Advisor or its Advisory Persons have been found liable in a legal, 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. **There are no legal, civil or disciplinary events involving Lifeworks Advisors or its management persons.**

Lifeworks Advisors 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](http://www.adviserinfo.sec.gov) by searching with the Advisor's firm name or CRD# 288255.

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

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### Insurance Agency Affiliations

Certain Advisory Persons of Lifeworks Advisors are also licensed insurance professionals. Implementations of insurance recommendations are separate and apart from an Advisory Person's role with Lifeworks Advisors. As insurance professionals, the Advisory Person will receive customary commissions and other related revenues from the various insurance companies whose products are sold. The Advisory Person is not required to offer the products of any particular insurance company. 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 the Advisory Persons the Advisor.

### Use of Independent Managers

As noted in Item 4, the Advisor may implement all or a portion of a Client's investment portfolio with one or more Independent Managers. The Advisor does not receive any compensation nor does this present a material conflict of interest. The Advisor will only earn its investment advisory fee as described in Item 5.A.

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

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### **A. Code of Ethics**

Lifeworks Advisors 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 Lifeworks Advisors ("Supervised Persons"). The Code was developed to provide general ethical guidelines and specific instructions regarding the Advisor's duties to the Client. Lifeworks Advisors and its Supervised Persons owe a duty of loyalty, fairness and good faith towards each Client. It is the obligation of Lifeworks Advisors' Supervised Persons to adhere not 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 Supervised Persons ethics and conflicts of interest. To request a copy of the Code, please contact the Advisor at (616) 200-6512.

## **B. Personal Trading with Material Interest**

Lifeworks Advisors allows Supervised Persons to purchase or sell the same securities that may be recommended to and purchased on behalf of Clients. Lifeworks Advisors 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. Lifeworks Advisors does not have a material interest in any securities traded in Client accounts.

## **C. Personal Trading in Same Securities as Clients**

Lifeworks Advisors 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 disclose to Clients and mitigate 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 Lifeworks Advisors requiring reporting of personal securities trades by its Supervised Persons for review by the Chief Compliance Officer ("CCO"). 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 Lifeworks Advisors 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 or traded afterward. **At no time will Lifeworks Advisors, or any Supervised Person of Lifeworks Advisors, transact in any security to the detriment of any Client.**

## **Item 12 – Brokerage Practices**

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### **A. Recommendation of Custodian[s]**

Lifeworks Advisors 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 Lifeworks Advisors to direct trades to the Custodian as agreed upon in the investment advisory agreement. Further, Lifeworks Advisors does not have the discretionary authority to negotiate commissions on behalf of Clients on a trade-by-trade basis.

Where Lifeworks Advisors does not exercise discretion over the selection of the Custodian, it may recommend Custodian[s] to Clients for custody and execution services. Clients are not obligated to use the Custodian recommended by the Advisor and will not incur any extra fee or cost associated with using a custodian/broker-dealer not recommended by Lifeworks Advisors. However, the Advisor may be limited in the services it can provide if the recommended Custodian is not engaged. Lifeworks Advisors 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.

Lifeworks Advisors will generally recommend that Clients establish their account[s] with TD Ameritrade Institutional, a division of TD Ameritrade Inc. ("TD Ameritrade") or Apex Clearing Corporation ("Apex Clearing"). Both TD Ameritrade and Apex Clearing are FINRA-registered broker-dealers and members SIPC and will serve as the Client's "qualified custodian". Please see Item 14 below.

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 a broker/dealer/custodian in exchange for research and other services. Lifeworks Advisors does not participate in soft dollar programs sponsored or offered by any broker-dealer/custodian. **However, the Advisor receives certain economic benefits from the Custodian[s]. Please see Item 14 below.**

**2. Brokerage Referrals** - Lifeworks Advisors 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 Lifeworks Advisors 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]). Lifeworks Advisors 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 the of order, 3) difficulty of execution, 4) confidentiality and 5) skill required of the Custodian. Lifeworks Advisors will execute its transactions through the Custodian as authorized by the Client.

Lifeworks Advisors may aggregate orders in a block trade or trades when securities are purchased or sold through the same 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 Clients’ accounts.

## **Item 13 – Review of Accounts**

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### **A. Frequency of Reviews**

Securities in Client accounts are monitored on a regular and continuous basis by Kurt Van Dyken, Chief Compliance Officer of Lifeworks Advisors. 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., 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 Lifeworks Advisors 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.



## Item 14 – Client Referrals and Other Compensation

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### A. Compensation Received by Lifeworks Advisors

Lifeworks Advisors does not receive commissions or other compensation from product sponsors, broker-dealers or any un-related third party, except as detailed in Item 10 above. Lifeworks Advisors may refer Clients on a non-compensated basis 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, Lifeworks Advisors may receive non-compensated referrals of new Clients from various third-parties.

### B. Client Referrals from Solicitors

Lifeworks Advisors does not engage paid solicitors for Client referrals.

### C. Participation in Institutional Advisor Platform

#### Institutional Platform Relationship – TD Ameritrade

As disclosed under Item 12, above, the Advisor participates in TD Ameritrade's institutional customer 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 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, the 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.

#### Institutional Platform Relationship – Apex Clearing

Lifeworks Advisors has established an institutional relationship with Apex Clearing ("Custodian") to assist the Advisor in managing Client account[s]. Access to the Apex Clearing platform is provided at no charge to the Advisor. The Advisor receives access to software and related support without cost because the Advisor renders investment management services to Clients that maintain assets at Apex Clearing. The software and related systems support may benefit the Advisor, but not its Clients directly. In fulfilling its duties to its Clients, the Advisor endeavors at all times to put the interests of its Clients first. Clients should be aware, however, that the receipt of economic benefits from a Custodian creates a conflict of interest since these benefits may influence the Advisor's recommendation of this Custodian over one that does not furnish similar software, systems support, or services.

## Item 15 – Custody

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Lifeworks Advisors does not accept or maintain custody of any Client accounts, except for the authorized deduction of the Advisor's fees and certain money movement authority as described below. 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 Lifeworks Advisors to utilize the Custodian for the Client's securities transactions. Clients should review statements provided by the Custodian and compare to any reports provided by Lifeworks Advisors 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, 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**

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Lifeworks Advisors 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 agreed to by Lifeworks Advisors. 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 Lifeworks Advisors will be in accordance with each Client's investment objectives and goals.

#### **Item 17 – Voting Client Securities**

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Lifeworks Advisors 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**

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



**Lifeworks Advisors, LLC**  
**dba Fiduciary Management Group, Inc.**  
**Form ADV Part 2A – Appendix 1**  
**(“Wrap Fee Program Brochure”)**

Effective: November 23, 2021

This Form ADV Part 2A – Appendix 1 (“Wrap Fee Program Brochure”) provides information about the qualifications and business practices for Lifeworks Advisors, LLC (“Lifeworks Advisors” or the “Advisor”) services when offering services pursuant to a wrap program. The Advisor conducts business under the practice name (“doing business as” or “dba”), Fiduciary Management Group, Inc. This Wrap Fee Program Brochure shall always be accompanied by the Lifeworks Advisors Disclosure Brochure, which provides complete details on the business practices of the Advisor. If you did not receive the complete Lifeworks Advisors Disclosure Brochure or you have any questions about the content of this Wrap Fee Program Brochure or the Lifeworks Advisors Disclosure Brochure, please contact the Advisor at (616) 200-6512.

Lifeworks Advisors 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

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Lifeworks Advisors, LLC  
4095 Park East Court, Suite. C, Grand Rapids, MI 49546  
Phone: (616) 200-6512  
<https://lifeworksadvisors.com/>

training. This Wrap Fee Program Brochure provides information about Lifeworks Advisors to assist you in determining whether to retain the Advisor.

Additional information about Lifeworks Advisors and its Advisory Persons are available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching with the Advisor's firm name or CRD# 288255.

## Item 2 – Material Changes

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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 Wrap Fee Program Brochure discusses wrap fee programs offering by the Advisor.

### Material Changes

The following material changes have been made to this Disclosure Brochure:

- The Advisor has amended Item's 1 and 4 to reflect the dba in which certain Supervised Persons utilize.
- The Advisor has adjusted its fees for wealth management. Please see item 4 for details.
- The Advisor now utilizes independent managers. Please see Item 7 for details

### Future Changes

From time to time, the Advisor may amend this Wrap Fee Program Brochure to reflect changes in business practices, changes in regulations or routine annual updates as required by the securities regulators. This complete Wrap Fee Program Brochure (along with the complete Lifeworks Advisors Disclosure Brochure) or a Summary of Material Changes shall be provided to you annually and once a material change occurs in the business practices of Lifeworks Advisors.

You may view this Wrap Fee Program Brochure and the current Disclosure Brochure on-line at the SEC's Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching with the Advisor's firm name or CRD# 288255. You may also request a copy of this Disclosure Brochure at any time, by contacting the Advisor at (616) 200-6512.

## Item 3 – Table of Contents

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## Item 4 – Services Fees and Compensation

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### A. Services

Lifeworks Advisors provides customized investment advisory services for its Clients. This Wrap Fee Program Brochure is provided as a supplement to the Lifeworks Advisors Disclosure Brochure (Form ADV 2A). 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 Lifeworks Advisors as your investment advisor.

As part of the investment advisory fees noted in Item 5 of the Disclosure Brochure, Lifeworks Advisors includes, in addition to securities transaction fees for certain mutual funds, custodial costs, administrative fees, fees for options contracts, fees for alternatives, and other fees and expenses (herein “Covered Costs”) 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 Custodians do not charge securities transaction fees for ETF and equity trades in a Client’s account, provided that the account meets the terms and conditions of the Custodian’s brokerage requirements. However, the Custodians typically charge for mutual funds and other types of investments. The Advisor sponsors the Lifeworks Advisors 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 Lifeworks Advisors 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 Lifeworks Advisors’s investment philosophy and related services.**

### B. Program Costs

Advisory services provided by Lifeworks Advisors are offered in a wrap fee structure whereby Covered Costs are included in the overall investment advisory fee paid to Lifeworks Advisors. 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 in the Client’s account[s]. A Wrap Fee structure has 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. The Advisor will only place Client assets into a Wrap Fee Program when it is believed to be in the Client’s best interest.

Lifeworks Advisors will select, recommend and/or retain mutual funds on a fund by fund basis. Due to specific custodial and/or mutual fund company constraints, material tax consideration, and/or systematic investment plans, Lifeworks Advisors will select, recommend and/or retain a mutual fund share class that does not have trading costs, but do have higher internal expense ratios than institutional share classes. Lifeworks Advisors will seek to select the lowest cost share class available that is in the best interest of each Client and will ensure the selection aligns with the Client’s financial objectives and stated investment guidelines. **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 agreement. Wealth management fees are based on the market value of assets under management at the end of prior month. Wealth management fees range up to 1.50% annually based on several factors, including: the complexity of the services to be provided, the level of assets to be managed, and the overall relationship with the Advisor.

Wealth management fees in the first month of service are prorated from the inception date of the account[s] to the end of the month. 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 Lifeworks Advisors will be independently valued by the Custodian. Lifeworks Advisors will not have the authority or responsibility to value portfolio securities.

As noted above, the Wrap Fee Program includes Covered Costs incurred in connection with the discretionary wealth management services provided by Lifeworks Advisors, as part of its overall investment advisory fee. In addition, all fees paid to Lifeworks Advisors for wealth management services or part of the Wrap Fee Program 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. Securities transaction fees for Client-directed trades will be charged back to the Client. In connection with the discretionary wealth management services provided by Lifeworks Advisors, the Client will incur other costs assessed by the Custodian or other parties for account related activity fees, such as wire transfer fees, fees for trades executed away from the Custodian and other fees. The Advisor does not control nor share in these fees. The Client should review both the fees charged by the fund[s] and the fees charged by Lifeworks Advisors to fully understand the total fees to be paid. Please see Item 5.C. – Other Fees and Expenses in the Disclosure Brochure (included with this Wrap Fee Program Brochure).

#### **D. Compensation**

Lifeworks Advisors is the sponsor and portfolio manager of this Wrap Fee Program. Lifeworks Advisors receives investment advisory fees paid by Clients for participating in the Wrap Fee Program and pays the Covered Costs associated with the management of the Client's account[s].

### **Item 5 – Account Requirements and Types of Clients**

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Lifeworks Advisors offers investment advisory services to individuals, high net worth individuals, pension and profit sharing plans, and businesses. Lifeworks Advisors generally does not impose a minimum relationship size. Please see Item 7 – Types of Clients in the Disclosure Brochure for additional information.

### **Item 6 – Portfolio Manager Selection and Evaluation**

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#### **Portfolio Manager Selection**

Lifeworks Advisors serves as sponsor and as portfolio manager for the services under this Wrap Fee Program.

#### **Related Persons**

Lifeworks Advisors personnel serve as portfolio managers for this Wrap Fee Program. Lifeworks Advisors does not serve as a portfolio manager for any third-party wrap fee programs. This may cause a conflict of interest as the Advisor may be incentivized to not trade regularly. When placing trades in Client accounts, no consideration is given as to whether the client is in this Wrap Fee Program. The only portfolio managers that participate in the Wrap Fee Program are personnel of Lifeworks Advisors.

#### **Performance-Based Fees**

Lifeworks Advisors does not charge performance-based fees.

#### **Supervised Persons**

Lifeworks Advisors Advisory Persons serve as portfolio managers for all accounts, including the services described in this Wrap Fee Program Brochure. Details of the advisory services provided are included in Item 4.A. of the Disclosure Brochure.

## Methods of Analysis

Please see Item 8 of the Disclosure Brochure (included with this Wrap Fee Program Brochure) for details on the research and analysis methods employed by the Advisor.

## 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. Lifeworks Advisors 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.

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[s]. 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.

**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

Lifeworks Advisors 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.

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## Item 7 – Client Information Provided to Portfolio Managers

Lifeworks Advisors is the sponsor and sole portfolio manager for the Program. The Advisor does not share Client information with other portfolio managers because it is the sole portfolio manager for this Wrap Fee Program. A portion of assets may be managed by an unaffiliated money manager, where Client information will be shared with other portfolio managers. Please also see the Lifeworks Advisors Privacy Policy (included after this Wrap Fee Program Brochure).

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## Item 8 – Client Contact with Portfolio Managers

Lifeworks Advisors is a full-service investment management advisory firm. Clients always have direct access to the Portfolio Managers at Lifeworks Advisors. Client's also have the ability to reach out to Independent Managers for any direct inquiries.

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## Item 9 – Additional Information

### A. Disciplinary Information and Other Financial Industry Activities and Affiliations

Lifeworks Advisors 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 on the Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching with the Advisor's firm name or CRD# 288255.

Please see Item 9 of the Lifeworks Advisors Disclosure Brochure as well as Item 3 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 Items 10 and 14 of the Form ADV Part 2A – Disclosure Brochure (included with this Wrap Fee Program Brochure).

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

Lifeworks Advisors 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 Lifeworks Advisors's compliance program ("Supervised Persons"). Complete details on the Lifeworks Advisors Code of Ethics can be found under Item 11 – Code of Ethics, Participation in Client Transactions and Personal Trading in the Disclosure Brochure (included with this Wrap Fee Program Brochure).

#### Review of Accounts

Securities in Client accounts are monitored on a regular and continuous basis by Advisory Persons of Lifeworks Advisors under the supervision of its Chief Compliance Officer ("CCO"), Kurt Van Dyken. Details of the review policies and practices are provided in Item 13 of the Form ADV Part 2A – Disclosure Brochure.

#### Other Compensation

##### Institutional Platform Relationship – TD Ameritrade

As disclosed under Item 12, above, the Advisor participates in TD Ameritrade's institutional customer 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 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, the 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.

##### Institutional Platform Relationship – Apex Clearing

Lifeworks Advisors has established an institutional relationship with Apex Clearing ("Custodian") to assist the Advisor in managing Client account[s]. Access to the Apex Clearing platform is provided at no charge to the Advisor. The Advisor receives access to software and related support without cost because the Advisor renders investment management services to Clients that maintain assets at Apex Clearing. The software and related systems support may benefit the Advisor, but not its Clients directly. In fulfilling its duties to its Clients, the Advisor endeavors at all times to put the interests of its Clients first. Clients should be aware, however, that the receipt of

economic benefits from a Custodian creates a conflict of interest since these benefits may influence the Advisor's recommendation of this Custodian over one that does not furnish similar software, systems support, or services.

Please see Item 14 – Other Compensation in the Form ADV Part 2A – Disclosure Brochure (included with this Wrap Fee Program Brochure) for details on additional compensation that may be received by Lifeworks Advisors 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

Lifeworks Advisors does not engage paid solicitors for Client referrals.

#### Financial Information

Neither Lifeworks Advisors, nor its management has any adverse financial situations that would reasonably impair the ability of Lifeworks Advisors to meet all obligations to its Clients. Neither Lifeworks Advisors, nor any of its Advisory Persons, has been subject to a bankruptcy or financial compromise. Lifeworks Advisors is not required to deliver a balance sheet along with this Disclosure Brochure, as the Advisor does not collect advance fees of \$1,200 or more for services to be performed six months or more in the future. Please see Item 18 of the Form ADV Part 2A – Disclosure Brochure.



## **Form ADV Part 2B – Brochure Supplement**

**for**

**Ronald S. Bullis**  
**Partner**

Effective: March 3, 2021

This Form ADV 2B (“Brochure Supplement”) provides information about the background and qualifications of Ronald S. Bullis (CRD# 5116228) in addition to the information contained in the Lifeworks Advisors, LLC (“Lifeworks Advisors” or the “Advisor”, CRD# 288255) Disclosure Brochure. If you have not received a copy of the Disclosure Brochure or if you have any questions about the content of the Lifeworks Advisors Disclosure Brochure or this Brochure Supplement, please contact the Advisor at (616) 200-6512.

Additional information about Ronald S. Bullis is available on the SEC’s Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching with his full name or his individual CRD# 5116228.

## Item 2 – Educational Background and Business Experience

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Ronald S. Bullis, born in 1981, is dedicated to advising Clients of Lifeworks Advisors as its Partner. Mr. Bullis' employment history is included below.

### Employment History:

Partner, Lifeworks Advisors, LLC	04/2017 to Present
Financial Advisor, MassMutual	11/2016 to 07/2017
Financial Advisor, Northwestern Mutual	02/2008 to 11/2016
Mortgage Broker, Clark Financial Group	11/2007 to 02/2016
Mortgage Broker, Platinum One, Inc.	05/2002 to 11/2007

## Item 3 – Disciplinary Information

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***There are no legal, civil or disciplinary events to disclose regarding Mr. Bullis.*** Mr. Bullis 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. Bullis.

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. Bullis.***

However, the Advisor encourages Clients to independently view the background of Mr. Bullis on the Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching by his full name or by his individual CRD# 5116228.

## Item 4 – Other Business Activities

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### Insurance Agency Affiliations

Ronald Bullis is also a licensed insurance professional. Implementations of insurance recommendations are separate and apart from Mr. Bullis' role with Lifeworks Advisors. As an insurance professional, Mr. Bullis will receive customary commissions and other related revenues from the various insurance companies whose products are sold. Mr. Bullis is not required to offer the products of any particular insurance company. 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. Bullis or the Advisor.

### Non-Profit Affiliation

Mr. Bullis serves as the President of the Ella Bullis Foundation, a non-profit organization which provides financial assistance to families with children in NICUs. Mr. Bullis also serves as the Treasurer of Traffic Squad, a non-profit organization that supports law enforcement agencies in Kent County Michigan. These activities combined do not account for more than 10% of Mr. Bullis' time.



## **Item 5 – Additional Compensation**

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

## **Item 6 – Supervision**

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Mr. Bullis serves as the Partner of Lifeworks Advisors and is supervised by Kurt Van Dyken, the Chief Compliance Officer. Mr. Van Dyken can be reached at (616) 200-6512.

Lifeworks Advisors has implemented a Code of Ethics, an internal compliance document that guides each Supervised Person in meeting their fiduciary obligations to Clients of Lifeworks Advisors. Further, Lifeworks Advisors is subject to regulatory oversight by various agencies. These agencies require registration by Lifeworks Advisors and its Supervised Persons. As a registered entity, Lifeworks Advisors is subject to examinations by regulators, which may be announced or unannounced. Lifeworks Advisors 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.



## **Form ADV Part 2B – Brochure Supplement**

**for**

**Kurt A. Van Dyken**

**Partner, Wealth Management Advisor and Chief Compliance Officer**

Effective: March 3, 2021

This Form ADV 2B (“Brochure Supplement”) provides information about the background and qualifications of Kurt A. Van Dyken (CRD# 5155067) in addition to the information contained in the Lifeworks Advisors, LLC (“Lifeworks Advisors” or the “Advisor”, CRD# 288255) Disclosure Brochure. If you have not received a copy of the Disclosure Brochure or if you have any questions about the content of the Lifeworks Advisors Disclosure Brochure or this Brochure Supplement, please contact the Advisor at (616) 200-6512.

Additional information about Mr. Van Dyken is available on the SEC’s Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching by his full name or by his individual CRD# 5155067.

## Item 2 – Educational Background and Business Experience

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Kurt A. Van Dyken, born in 1982, is dedicated to advising Clients of Lifeworks Advisors as a Partner, Wealth Management Advisor and the Chief Compliance Officer. Mr. Van Dyken earned a Bachelor of Science in Finance and Business Management from Western Michigan University in 2006. Additional information regarding Mr. Van Dyken's employment history is included below.

### Employment History:

Partner, Wealth Management Advisor and Chief Compliance Officer, Lifeworks Advisors, LLC	11/2016 to Present
Financial Advisor, Northwestern Mutual	05/2006 to 11/2016

## Item 3 – Disciplinary Information

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***There are no legal, civil or disciplinary events to disclose regarding Mr. Van Dyken.*** Mr. Van Dyken 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. Van Dyken.

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. Van Dyken.***

However, the Advisor encourages Clients to independently view the background of Mr. Van Dyken on the Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching by his full name or by his individual CRD# 5155067.

## Item 4 – Other Business Activities

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### Insurance Agency Affiliations

Mr. Van Dyken is also a licensed insurance professional. Implementations of insurance recommendations are separate and apart Mr. Van Dyken's role with Lifeworks Advisors. As an insurance professional, Mr. Van Dyken will receive customary commissions and other related revenues from the various insurance companies whose products are sold. Mr. Van Dyken is not required to offer the products of any particular insurance company. Commissions generated by insurance sales do not offset regular advisory fees. This practice presents a conflict of interest as Mr. Van Dyken may recommend certain products of the insurance companies. Clients are under no obligation to implement any recommendations made by Mr. Van Dyken or the Advisor.

## Item 5 – Additional Compensation

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Mr. Van Dyken has an additional business activity where compensation is received that is detailed in Item 4 above.

## Item 6 – Supervision

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Mr. Van Dyken serves as a Partner, Wealth Management Advisor and the Chief Compliance Officer of Lifeworks Advisors. Mr. Van Dyken can be reached at (616) 200-6512.

Lifeworks Advisors has implemented a Code of Ethics, an internal compliance document that guides each Supervised Person in meeting their fiduciary obligations to Clients of Lifeworks Advisors. Further, Lifeworks Advisors is subject to regulatory oversight by various agencies. These agencies require registration by Lifeworks Advisors and its Supervised Persons. As a registered entity, Lifeworks Advisors is subject to examinations by regulators, which may be announced or unannounced. Lifeworks Advisors 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.



## **Form ADV Part 2B – Brochure Supplement**

**for**

**Bradley I. Ward  
Director of Investments**

Effective: March 3, 2021

This Form ADV 2B (“Brochure Supplement”) provides information about the background and qualifications of Bradley I. Ward (CRD# 6223693) in addition to the information contained in the Lifeworks Advisors, LLC (“Lifeworks Advisors” or the “Advisor”, CRD# 288255) Disclosure Brochure. If you have not received a copy of the Disclosure Brochure or if you have any questions about the content of the Lifeworks Advisors Disclosure Brochure or this Brochure Supplement, please contact the Advisor at (616) 200-6512.

Additional information about Mr. Ward is available on the SEC’s Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching by his full name or by his individual CRD# 6223693.

## Item 2 – Educational Background and Business Experience

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Bradley I. Ward, born in 1981, is dedicated to advising Clients of Lifeworks Advisors as its Director of Investments. Mr. Ward earned a Bachelor of Science in Business Administration from Lake Superior State University in 2004. Additional information regarding Mr. Ward's employment history is included below.

### Employment History:

Director of Investments, Lifeworks Advisors, LLC	11/2016 to Present
Director of Investments, Northwestern Mutual	09/2015 to 11/2016
Financial Advisor, Wells Fargo Advisors	07/2013 to 09/2015
Analyst, Cardinal Investment Advisors	01/2011 to 06/2013

## Item 3 – Disciplinary Information

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***There are no legal, civil or disciplinary events to disclose regarding Mr. Ward.*** Mr. Ward 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. Ward.

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. Ward.***

However, the Advisor encourages Clients to independently view the background of Mr. Ward on the Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching with his full name or his Individual CRD# 6223693.

## Item 4 – Other Business Activities

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Mr. Ward is dedicated to the investment advisory activities of Lifeworks Clients. Mr. Ward does not have any other business activities.

## Item 5 – Additional Compensation

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Mr. Ward is dedicated to the investment advisory activities of Lifeworks Clients. Mr. Ward does not receive any additional forms of compensation.

## Item 6 – Supervision

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Mr. Ward serves as the Director of Investments at Lifeworks Advisors and is supervised by Kurt Van Dyken, the Chief Compliance Officer. Mr. Van Dyken can be reached at (616) 200-6512.

Lifeworks Advisors has implemented a Code of Ethics, an internal compliance document that guides each Supervised Person in meeting their fiduciary obligations to Clients of Lifeworks Advisors. Further, Lifeworks Advisors is subject to regulatory oversight by various agencies. These agencies require registration by Lifeworks Advisors and its Supervised Persons. As a registered entity, Lifeworks Advisors is subject to examinations by regulators, which may be announced or unannounced. Lifeworks Advisors 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.





## **Form ADV Part 2B – Brochure Supplement**

**for**

**Trevor S. Herin, CFP®, ChFC®  
Financial Advisor**

Effective: March 3, 2021

This Form ADV 2B ("Brochure Supplement") provides information about the background and qualifications of Trevor S. Herin (CRD# 6062864) in addition to the information contained in the Lifeworks Advisors, LLC ("Lifeworks Advisors" or the "Advisor", CRD# 288255) Disclosure Brochure. If you have not received a copy of the Disclosure Brochure or if you have any questions about the content of the Lifeworks Advisors Disclosure Brochure or this Brochure Supplement, please contact the Advisor at (616) 200-6512.

Additional information about Mr. Herin is available on the SEC's Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching by his full name or by his individual CRD# 6062864.

## Item 2 – Educational Background and Business Experience

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Trevor S. Herin, born in 1990, is dedicated to advising Clients of Lifeworks Advisors as its Financial Advisor. Mr. Herin earned a Bachelor of Arts in Marketing with an emphasis in sales from Grand Valley State University in 2013. In addition, Mr. Herin earned an Associates in Business from Grand Rapids Community College in Michigan. Additional information regarding Mr. Herin's employment history is included below.

### Employment History:

Financial Advisor, Lifeworks Advisors, LLC	11/2016 to Present
Financial Advisor, Northwestern Mutual	05/2012 to 11/2016

## Item 3 – Disciplinary Information

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***There are no legal, civil or disciplinary events to disclose regarding Mr. Herin.*** Mr. Herin 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. Herin.

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. Herin.***

However, the Advisor encourages Clients to independently view the background of Mr. Herin on the Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching by his full name or by his Individual CRD# 6062864.

### 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.

#### Chartered Financial Consultant® (ChFC®)

The Chartered Financial Consultant® (ChFC®) program prepares you to meet the advanced financial planning needs of individuals, professionals and small business owners. You'll gain a sustainable advantage in this competitive field with in-depth coverage of the key financial planning disciplines, including insurance, income taxation, retirement planning, investments and estate planning. The ChFC® requires three years of full-time, relevant business experience, nine two-hour course specific proctored exams, and 30 hours of continuing education every two years. Holders of the ChFC® designation must adhere to The American College's Code of Ethics.

#### Program Objectives:

- Function as an ethical, competent and articulate practitioner in the field of financial planning
- Utilize the intellectual tools and framework needed to maintain relevant and current financial planning knowledge and strategies.
- Apply financial planning theory and techniques through the development of case studies and solutions.
- Apply in-depth knowledge in a holistic manner from a variety of disciplines; namely, estate planning, retirement planning or non-qualified deferred compensation.

### **Item 4 – Other Business Activities**

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#### Insurance Agency Affiliations

Mr. Herin is also a licensed insurance professional. Implementations of insurance recommendations are separate and apart Mr. Herin's role with Lifeworks Advisors. As an insurance professional, Mr. Herin will receive customary commissions and other related revenues from the various insurance companies whose products are sold. Mr. Herin is not required to offer the products of any particular insurance company. 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. Herin or the Advisor.

### **Item 5 – Additional Compensation**

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Mr. Herin has additional an business activity where compensation is received that is detailed in Item 4 above.

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## Item 6 – Supervision

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Mr. Herin serves as the Financial Advisor of Lifeworks Advisors and is supervised by Kurt Van Dyken, the Chief Compliance Officer. Mr. Van Dyken can be reached at (616) 200-6512.

Lifeworks Advisors has implemented a Code of Ethics, an internal compliance document that guides each Supervised Person in meeting their fiduciary obligations to Clients of Lifeworks Advisors. Further, Lifeworks Advisors is subject to regulatory oversight by various agencies. These agencies require registration by Lifeworks Advisors and its Supervised Persons. As a registered entity, Lifeworks Advisors is subject to examinations by regulators, which may be announced or unannounced. Lifeworks Advisors 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.



## **Form ADV Part 2B – Brochure Supplement**

**for**

**Derek J. Vermeulen  
Director of Hedging**

Effective: March 3, 2021

This Form ADV 2B ("Brochure Supplement") provides information about the background and qualifications of Derek J. Vermeulen (CRD# 6909978) in addition to the information contained in the Lifeworks Advisors, LLC ("Lifeworks Advisors" or the "Advisor", CRD# 288255) Disclosure Brochure. If you have not received a copy of the Disclosure Brochure or if you have any questions about the content of the Lifeworks Advisors Disclosure Brochure or this Brochure Supplement, please contact the Advisor at (616) 200-6512.

Additional information about Mr. Vermeulen is available on the SEC's Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching with his full name or his Individual CRD# 6909978.

## Item 2 – Educational Background and Business Experience

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Derek J. Vermeulen, born in 1983, is dedicated to advising Clients of Lifeworks Advisors as a Strategic Advisor. Mr. Vermeulen earned a Bachelor of Arts in Business Administration and Management from Calvin College in 2004. Additional information regarding Mr. Vermeulen's employment history is included below.

### Employment History:

Director of Hedging, Lifeworks Advisors, LLC	08/2020 to Present
Strategic Advisor, Lifeworks Advisors, LLC	10/2017 to 08/2020
Owner and Trader, DV Capital	04/2011 to Present
Trader, Andrie Trading LLC	12/2005 to 04/2011

## Item 3 – Disciplinary Information

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***There are no legal, civil or disciplinary events to disclose regarding Mr. Vermeulen.*** Mr. Vermeulen 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. Vermeulen.

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. Vermeulen.***

However, the Advisor encourages Clients to independently view the background of Mr. Vermeulen on the Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching with his full name or his Individual CRD# 6909978.

## Item 4 – Other Business Activities

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Mr. Vermeulen is also the owner of DV Capital. DV Capital is utilized for personal trading and does not provide services to Clients of Lifeworks Advisors.

## Item 5 – Additional Compensation

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Mr. Vermeulen has an additional business activity where compensation is received that is detailed in Item 4 above.

## Item 6 – Supervision

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Mr. Vermeulen serves as a Strategic Advisor of Lifeworks Advisors and is supervised by Kurt Van Dyken, the Chief Compliance Officer. Mr. Van Dyken can be reached at (616) 200-6512.

Lifeworks Advisors has implemented a Code of Ethics, an internal compliance document that guides each Supervised Person in meeting their fiduciary obligations to Clients of Lifeworks Advisors. Further, Lifeworks Advisors is subject to regulatory oversight by various agencies. These agencies require registration by Lifeworks Advisors and its Supervised Persons. As a registered entity, Lifeworks Advisors is subject to examinations by

regulators, which may be announced or unannounced. Lifeworks Advisors 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.





## **Form ADV Part 2B – Brochure Supplement**

**for**

**Eric D. Olivero  
Financial Advisor**

Effective: March 3, 2021

This Form ADV 2B ("Brochure Supplement") provides information about the background and qualifications of Eric D. Olivero (CRD# 7005329) in addition to the information contained in the Lifeworks Advisors, LLC ("Lifeworks Advisors" or the "Advisor", CRD# 288255) Disclosure Brochure. If you have not received a copy of the Disclosure Brochure or if you have any questions about the content of the Lifeworks Advisors Disclosure Brochure or this Brochure Supplement, please contact the Advisor at (616) 200-6512.

Additional information about Mr. Olivero is available on the SEC's Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching with his full name or his Individual CRD# 7005329.

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Lifeworks Advisors, LLC  
4095 Park East Court, Suite. C, Grand Rapids, MI 49546  
Phone: (616) 200-6512  
<https://lifeworksadvisors.com/>

## Item 2 – Educational Background and Business Experience

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Eric D. Olivero, born in 1991, is dedicated to advising Clients of Lifeworks Advisors as a Financial Advisor. Mr. Olivero earned a Bachelor of Arts in International Studies from University of Michigan in 2013. Additional information regarding Mr. Olivero's employment history is included below.

### Employment History:

Financial Advisor, Lifeworks Advisors, LLC	06/2018 to Present
Mission Director, University Christian Outreach	05/2013 to 05/2018
Student, University of Michigan	09/2009 to 04/2013
Student, Lutheran North	08/2005 to 08/2009

## Item 3 – Disciplinary Information

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***There are no legal, civil or disciplinary events to disclose regarding Mr. Olivero.*** Mr. Olivero 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. Olivero.

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. Olivero.***

However, the Advisor encourages Clients to independently view the background of Mr. Olivero on the Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching with his full name or his Individual CRD# 7005329.

## Item 4 – Other Business Activities

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### Insurance Agency Affiliations

Mr. Olivero is a licensed insurance professional. Implementations of insurance recommendations are separate and apart Mr. Olivero's role with Lifeworks Advisors. As an insurance professional, Mr. Olivero will receive customary commissions and other related revenues from the various insurance companies whose products are sold. Mr. Olivero is not required to offer the products of any particular insurance company. 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. Olivero or the Advisor.

## Item 5 – Additional Compensation

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Mr. Olivero has an additional business activity where compensation is received that is detailed in Item 4 above.

## Item 6 – Supervision

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Mr. Olivero serves as a Financial Advisor of Lifeworks Advisors and is supervised by Kurt Van Dyken, the Chief Compliance Officer. Mr. Van Dyken can be reached at (616) 200-6512.

Lifeworks Advisors has implemented a Code of Ethics, an internal compliance document that guides each Supervised Person in meeting their fiduciary obligations to Clients of Lifeworks Advisors. Further, Lifeworks Advisors is subject to regulatory oversight by various agencies. These agencies require registration by Lifeworks Advisors and its Supervised Persons. As a registered entity, Lifeworks Advisors is subject to examinations by regulators, which may be announced or unannounced. Lifeworks Advisors 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.



## **Form ADV Part 2B – Brochure Supplement**

**for**

**Christopher M. Gervat  
Financial Advisor**

Effective: March 3, 2021

This Form ADV 2B ("Brochure Supplement") provides information about the background and qualifications of Christopher M. Gervat (CRD# 6757767) in addition to the information contained in the Lifeworks Advisors, LLC ("Lifeworks Advisors" or the "Advisor," CRD# 288255) Disclosure Brochure. If you have not received a copy of the Disclosure Brochure or if you have any questions about the content of the Lifeworks Advisors Disclosure Brochure or this Brochure Supplement, please contact the Advisor at (616) 200-6512.

Additional information about Mr. Gervat is available on the SEC's Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching with his full name or his Individual CRD# 6757767.

## Item 2 – Educational Background and Business Experience

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Christopher M. Gervat, born in 1982, is dedicated to advising Clients of Lifeworks Advisors as a Financial Advisor. Mr. Gervat earned a Bachelor of Science from University of Massachusetts Amherst in 2004. Additional information regarding Mr. Gervat's employment history is included below.

### Employment History:

Financial Advisor, Lifeworks Advisors, LLC	08/2020 to Present
Financial Advisor, Baird	02/2017 to 08/2020
Director of Product and Development, True Lacrosse LLC	06/2012 to 08/2020
Head Lacrosse Coach, Davenport University	06/2012 to 06/2015
Meteorologist, WWMT-TV	09/2010 to 06/2012
Chief Meteorologist, WSYM	09/2006 to 09/2010

## Item 3 – Disciplinary Information

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***There are no legal, civil or disciplinary events to disclose regarding Mr. Gervat.*** Mr. Gervat 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. Gervat.

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. Gervat.***

However, the Advisor encourages Clients to independently view the background of Mr. Gervat on the Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching with his full name or his Individual CRD# 6757767.

## Item 4 – Other Business Activities

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### Insurance Agency Affiliations

Mr. Gervat is also a licensed insurance professional. Implementations of insurance recommendations are separate and apart from Mr. Gervat's role with Lifeworks Advisors. As an insurance professional, Mr. Gervat will receive customary commissions and other related revenues from the various insurance companies whose products are sold. Mr. Gervat is not required to offer the products of any particular insurance company. 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. Gervat or the Advisor.

## Item 5 – Additional Compensation

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Mr. Gervat has an additional business activity where compensation is received that is detailed in Item 4 above.

## Item 6 – Supervision

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Mr. Gervat serves as a Financial Advisor of Lifeworks Advisors and is supervised by Kurt Van Dyken, the Chief Compliance Officer. Mr. Van Dyken can be reached at (616) 200-6512.

Lifeworks Advisors has implemented a Code of Ethics, an internal compliance document that guides each Supervised Person in meeting their fiduciary obligations to Clients of Lifeworks Advisors. Further, Lifeworks Advisors is subject to regulatory oversight by various agencies. These agencies require registration by Lifeworks Advisors and its Supervised Persons. As a registered entity, Lifeworks Advisors is subject to examinations by regulators, which may be announced or unannounced. Lifeworks Advisors 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.



## **Form ADV Part 2B – Brochure Supplement**

**for**

**Shahram K. Shafii**  
**Financial Advisor**

**Effective: April 28, 2021**

This Form ADV 2B ("Brochure Supplement") provides information about the background and qualifications of Shahram K. Shafii (CRD# 7071023) in addition to the information contained in the Lifeworks Advisors, LLC ("Lifeworks Advisors" or the "Advisor", CRD# 288255) Disclosure Brochure. If you have not received a copy of the Disclosure Brochure or if you have any questions about the contents of the Lifeworks Advisors Disclosure Brochure or this Brochure Supplement, please contact the Advisor at (616) 200-6512.

Additional information about Mr. Shafii is available on the SEC's Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching with his full name or his Individual CRD# 7071023.

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Lifeworks Advisors, LLC  
4095 Park East Court, Suite. C, Grand Rapids, MI 49546  
Phone: (616) 200-6512  
<https://lifeworksadvisors.com/>



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## Item 2 – Educational Background and Business Experience

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Shahram K. Shafii, born in 1984, is dedicated to advising Clients of Lifeworks Advisors as a Financial Advisor. Mr. Shafii earned an MA, Education from Fairmont State University in 2011. Mr. Shafii also earned a BS, Exercise Physiology from Fairmont State University in 2008. Additional information regarding Mr. Shafii's employment history is included below.

### Employment History:

Financial Advisor, Lifeworks Advisors, LLC	04/2021 to Present
Managing Member, CCO and Investment Advisor Representative, Phayse LLC	10/2020 to Present
Insurance Agent, PennMutual	02/2020 to Present
Registered Representative, Investment Advisor Representative, Hornor Townsend & Kent LLC	03/2020 to 11/2020
Investment Advisor, MassMutual	03/2019 to 02/2020
Account Executive, MiMedX	01/2015 to 10/2019

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## Item 3 – Disciplinary Information

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***There are no legal, civil or disciplinary events to disclose regarding Mr. Shafii.*** Mr. Shafii 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. Shafii.

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. Shafii.***

However, we do encourage you to independently view the background of Mr. Shafii on the Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching with his full name or his Individual CRD# 7071023.

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## Item 4 – Other Business Activities

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### Insurance Agency Affiliations

Mr. Shafii is also a licensed insurance professional. Implementations of insurance recommendations are separate and apart from Mr. Shafii's role with Lifeworks Advisors. As an insurance professional, Mr. Shafii will receive customary commissions and other related revenues from the various insurance companies whose products are sold. Mr. Shafii is not required to offer the products of any particular insurance company. 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. Shafii or the Advisor.

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## Item 5 – Additional Compensation

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Mr. Shafii has an additional business activity where compensation is received that is detailed in Item 4 above.

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## Item 6 – Supervision

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Mr. Shafii serves as a Financial Advisor of Lifeworks Advisors and is supervised by Kurt Van Dyken, the Chief Compliance Officer. Mr. Van Dyken can be reached at (616) 200-6512.

Lifeworks Advisors has implemented a Code of Ethics, an internal compliance document that guides each Supervised Person in meeting their fiduciary obligations to Clients of Lifeworks Advisors. Further, Lifeworks Advisors is subject to regulatory oversight by various agencies. These agencies require registration by Lifeworks Advisors and its Supervised Persons. As a registered entity, Lifeworks Advisors is subject to examinations by regulators, which may be announced or unannounced. Lifeworks Advisors 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.



## **Form ADV Part 2B – Brochure Supplement**

**for**

**Rory J. Richard**  
**Financial Advisor**

**Effective: April 30, 2021**

This Form ADV 2B ("Brochure Supplement") provides information about the background and qualifications of Rory J. Richard (CRD# 4339414) in addition to the information contained in the Lifeworks Advisors, LLC ("Lifeworks Advisors" or the "Advisor", CRD# 288255) Disclosure Brochure. If you have not received a copy of the Disclosure Brochure or if you have any questions about the contents of the Lifeworks Advisors Disclosure Brochure or this Brochure Supplement, please contact us at (616) 200-6512.

Additional information about Mr. Richard is available on the SEC's Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching with his full name or his Individual CRD# 4339414.

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## Item 2 – Educational Background and Business Experience

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Rory J. Richard, born in 1975, is dedicated to advising Clients of Lifeworks Advisors as a Financial Advisor. Mr. Richard earned an MBA from the University Of Louisiana-Lafayette in 2000. Mr. Richard also earned a Business Administration from the University Of Louisiana-Lafayette in 1998. Additional information regarding Mr. Richard's employment history is included below.

### Employment History:

Financial Advisor, Lifeworks Advisors, LLC	05/2021 to Present
Investment Advisor Representative, Retirement Wealth Advisors, LLC	06/2019 to 05/2021
Owner, Rickrow Holdings	03/2018 to Present
Owner, Platinum Marketing	05/2017 to Present
Owner, Platinum Financial	03/2016 to Present
Registered Representative, Park Avenue Securities	03/2009 to 02/2016
Field Representative, Guardian Life Insurance Company of America	03/2009 to 02/2016

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## Item 3 – Disciplinary Information

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***There are no legal, civil or disciplinary events to disclose regarding Mr. Richard.*** Mr. Richard 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. Richard.

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. Richard.***

However, we do encourage you to independently view the background of Mr. Richard on the Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching with his full name or his Individual CRD# 4339414.

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## Item 4 – Other Business Activities

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### Insurance Agency Affiliations - Platinum Financial

Mr. Richard is also a licensed insurance professional and owner of Platinum Financial. Implementations of insurance recommendations are separate and apart from Mr. Richard's role with Lifeworks Advisors. As an insurance professional, Mr. Richard will receive customary commissions and other related revenues from the various insurance companies whose products are sold. Mr. Richard is not required to offer the products of any particular insurance company. 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. Richard or the Advisor. Mr. Richard spends approximately 10% of his time per month in this capacity.

### Platinum Marketing

Mr. Richard is the owner of Platinum Marketing. Platinum Marketing is the marketing firm used to create advertisements for Platinum Financial. Mr. Richard spends no time during trading hours in this capacity.

### Rickrow Holdings

Mr. Richard is the owner of Rickrow Holdings. Rickrow Holdings is a holding company for real estate investments made by Mr. Richard. Mr. Richard spends no time during trading hours in this capacity.

## **Item 5 – Additional Compensation**

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

## **Item 6 – Supervision**

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Mr. Richard serves as a Financial Advisor of Lifeworks Advisors and is supervised by Kurt Van Dyken, the Chief Compliance Officer. Mr. Van Dyken can be reached at (616) 200-6512.

Lifeworks Advisors has implemented a Code of Ethics, an internal compliance document that guides each Supervised Person in meeting their fiduciary obligations to Clients of Lifeworks Advisors. Further, Lifeworks Advisors is subject to regulatory oversight by various agencies. These agencies require registration by Lifeworks Advisors and its Supervised Persons. As a registered entity, Lifeworks Advisors is subject to examinations by regulators, which may be announced or unannounced. Lifeworks Advisors 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.



## **Form ADV Part 2B – Brochure Supplement**

**for**

**Christopher A. Patterson, CPA  
CPA, Financial Planner**

**Effective: November 4, 2021**

This Form ADV 2B ("Brochure Supplement") provides information about the background and qualifications of Christopher A. Patterson (CRD# 4039371) in addition to the information contained in the Lifeworks Advisors, LLC ("Lifeworks Advisors" or the "Advisor", CRD# 288255) Disclosure Brochure. If you have not received a copy of the Disclosure Brochure or if you have any questions about the contents of the Lifeworks Advisors Disclosure Brochure or this Brochure Supplement, please contact us at (616) 200-6512.

Additional information about Mr. Patterson is available on the SEC's Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching with his full name or his Individual CRD# 4039371.

## Item 2 – Educational Background and Business Experience

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Christopher A. Patterson, born in 1975, is dedicated to advising Clients of Lifeworks Advisors as a CPA, Financial Planner. Mr. Patterson earned a Bachelor's in Business Management from the University of North Florida in 1997. Additional information regarding Mr. Patterson's employment history is included below.

### Employment History:

CPA, Financial Planner, Lifeworks Advisors, LLC	10/2021 to Present
President, Patterson Financial	08/2011 to Present
Accountant, Patterson & Associates	07/2002 to Present

### Certified Public Accountant™ (“CPA”)

CPAs are licensed and regulated by their state boards of accountancy. While state laws and regulations vary, the education, experience and testing requirements for licensure as a CPA generally include minimum college education (typically 150 credit hours with at least a baccalaureate degree and a concentration in accounting), minimum experience levels (most states require at least one year of experience providing services that involve the use of accounting, attest, compilation, management advisory, financial advisory, tax or consulting skills, all of which must be achieved under the supervision of or verification by a CPA), and successful passage of the Uniform CPA Examination. In order to maintain a CPA license, states generally require the completion of 40 hours of continuing professional education (CPE) each year (or 80 hours over a two-year period or 120 hours over a three-year period). Additionally, all American Institute of Certified Public Accountants™ (AICPA®) members are required to follow a rigorous Code of Professional Conduct which requires that they act with integrity, objectivity, due care, competence, fully disclose any conflicts of interest (and obtain client consent if a conflict exists), maintain client confidentiality, disclose to the client any commission or referral fees, and serve the public interest when providing financial services. The vast majority of state boards of accountancy have adopted the AICPA's® Code of Professional Conduct within their state accountancy laws or have created their own.

## Item 3 – Disciplinary Information

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

Securities laws require an advisor to disclose any instances where the advisor or its advisory persons have been found liable in a legal, 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 or civil events to disclose regarding Mr. Patterson.***

However, we do encourage you to independently view the background of Mr. Patterson on the Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching with his full name or his Individual CRD# 4039371.

## Item 4 – Other Business Activities

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### Investment Advisor Representative

Mr. Patterson is dually-registered as an investment advisor representative with Patterson Financial and Lifeworks Advisors, LLC (“Lifeworks Advisors”). Mr. Patterson spends approximately 70% of his business time providing services through Lifeworks Advisors and the balance with Patterson Financial.

### Patterson & Associates

Mr. Patterson also serves as the President of Patterson & Associates (“Patterson & Associates”) a tax and accounting firm. Mr. Patterson may refer Clients to utilize the services of Patterson & Associates. Clients are



advised that these services may be separate and distinct from the advisory services offered by the Advisor and that the receipt of additional compensation by Mr. Patterson poses a conflict of interest. Clients are not obligated to engage Patterson & Associates for these tax preparation and accounting services in order to maintain an advisory relationship with the Advisor.

#### **Item 5 – Additional Compensation**

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

#### **Item 6 – Supervision**

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Mr. Patterson serves as a CPA, Financial Planner of Lifeworks Advisors and is supervised by Kurt Van Dyken, the Chief Compliance Officer. Mr. Van Dyken can be reached at (616) 200-6512.

Lifeworks Advisors has implemented a Code of Ethics, an internal compliance document that guides each Supervised Person in meeting their fiduciary obligations to Clients of Lifeworks Advisors. Further, Lifeworks Advisors is subject to regulatory oversight by various agencies. These agencies require registration by Lifeworks Advisors and its Supervised Persons. As a registered entity, Lifeworks Advisors is subject to examinations by regulators, which may be announced or unannounced. Lifeworks Advisors 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.



## **Form ADV Part 2B – Brochure Supplement**

**for**

**Keith A. Severson**  
**Financial Advisor**

**Fiduciary Management Group Inc.**  
3800 American Blvd W, 1135, Bloomington, MN, 55431  
952-929-4441 | fmgmn.com

**Effective: November 23, 2021**

This Form ADV 2B ("Brochure Supplement") provides information about the background and qualifications of Keith A. Severson (CRD# 1764315) in addition to the information contained in the Lifeworks Advisors, LLC ("Lifeworks Advisors" or the "Advisor", CRD# 288255) Disclosure Brochure. If you have not received a copy of the Disclosure Brochure or if you have any questions about the contents of the Lifeworks Advisors Disclosure Brochure or this Brochure Supplement, please contact us at (616) 200-6512.

Additional information about Mr. Severson is available on the SEC's Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching with his full name or his Individual CRD# 1764315.

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## Item 2 – Educational Background and Business Experience

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Keith A. Severson, born in 1958, is dedicated to advising Clients of Lifeworks Advisors as a Financial Advisor. Mr. Severson earned a Bachelor of Arts from the University of Northern Iowa in 1981. Additional information regarding Mr. Severson's employment history is included below.

### Employment History:

Financial Advisor, Lifeworks Advisors, LLC	11/2021 to Present
President, Fiduciary Management Group	04/2018 to Present
Sr Vice President, Griffin Capital Securities, LLC	06/2015 to 06/2017
Vice President, Nexbank Securities Inc	09/2014 to 05/2015
Sr Vice President, Cole Capital Corporation	09/2008 to 06/2014

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## Item 3 – Disciplinary Information

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***There are no legal, civil or disciplinary events to disclose regarding Mr. Severson.*** Mr. Severson 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. Severson.

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. Severson.***

However, we do encourage you to independently view the background of Mr. Severson on the Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching with his full name or his Individual CRD# 1764315.

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## Item 4 – Other Business Activities

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Mr. Severson is dedicated to the investment advisory activities of Lifeworks Advisors's Clients. Mr. Severson does not have any other business activities.

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## Item 5 – Additional Compensation

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Mr. Severson is dedicated to the investment advisory activities of Lifeworks Advisors's Clients. Mr. Severson does not receive any additional forms of compensation.

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## Item 6 – Supervision

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Mr. Severson serves as a Financial Advisor of Lifeworks Advisors and is supervised by Kurt Van Dyken, the Chief Compliance Officer. Mr. Van Dyken can be reached at (616) 200-6512.

Lifeworks Advisors has implemented a Code of Ethics, an internal compliance document that guides each Supervised Person in meeting their fiduciary obligations to Clients of Lifeworks Advisors. Further, Lifeworks Advisors is subject to regulatory oversight by various agencies. These agencies require registration by Lifeworks Advisors and its Supervised Persons. As a registered entity, Lifeworks Advisors is subject to examinations by regulators, which may be announced or unannounced. Lifeworks Advisors 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.

## Privacy Policy

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Effective: March 3, 2021

### Our Commitment to You

Lifeworks Advisors, LLC ("Lifeworks Advisors" 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. Lifeworks Advisors (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.

Lifeworks Advisors 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?

Driver's license number	Date of birth
Social security 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.

### 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?
<b>Servicing our Clients</b> 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
<b>Marketing Purposes</b> Lifeworks Advisors 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 Lifeworks Advisors or the client has a formal agreement with the financial institution. <b>We will only share information for purposes of servicing your accounts, not for marketing purposes.</b>	No	Not Shared
<b>Authorized Users</b> 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
<b>Information About Former Clients</b> Lifeworks Advisors 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 the Advisor at (616) 200-6512.