



Form ADV Part 2A Brochure

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Effective: July 11, 2022

This Form ADV Part 2A (this “Brochure”) provides information about the qualifications and business practices of Lifeworks Advisors, LLC (“Lifeworks”). If you have any questions about the content of this Brochure, please contact Lifeworks at (616) 200-6512.

Lifeworks is a registered investment advisor with the U.S. Securities and Exchange Commission (“SEC”). The information in this 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 Brochure provides information about Lifeworks to assist you in determining whether to retain Lifeworks.

Additional information about Lifeworks and its Advisory Persons is available on the SEC’s website at www.adviserinfo.sec.gov by searching with Lifeworks’ firm name or CRD# 288255.

Item 2 – Material Changes

The material changes to Lifeworks' Brochure since the most recent version of this Brochure, dated [], 2022, include updates to the following:

- Item 10 – Clarified the tax services offered by an affiliate of Lifeworks.

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Item 4 – Advisory Services

A. Advisory Firm

Lifeworks Advisors, LLC (“Lifeworks”) 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, the “CCO”) are the majority owners of Lifeworks Holdings, LLC.

B. Advisory Services

Lifeworks provides wealth management services pursuant to a wealth management agreement (“Wealth Management Agreement”), financial planning and consulting services pursuant to a financial planning agreement (“Financial Planning Agreement”), retirement plan advisory services pursuant to a retirement plan advisory agreement (“Retirement Plan Agreement”) 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 utilizes the services of independent third party managers for certain Clients. The advisory services offered by Lifeworks are described in further detail below. See Item 8 below for additional details regarding Lifeworks’ investment strategies and related risks.

Wealth Management Services

Lifeworks provides discretionary wealth management services to its Clients. Lifeworks’ investment strategy involves the development of a wealth plan that identifies the Client’s financial and other goals. Lifeworks generally will identify each Client’s goals either (i) using cash flow figures obtained through its financial planning suitability process or (ii) through conversations with each Client. After identifying the Client’s goals, Lifeworks utilizes a risk-based approach in order to build out asset allocation strategies and investment portfolios for its Clients which often includes the use of asset allocation models. See Item 8 below for further details regarding these models.

Lifeworks may recommend that certain 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 enter into an investment management agreement with the Independent Manager setting forth the terms under which the Independent Manager will render investment advisory services. Lifeworks will perform initial and ongoing oversight and due diligence over each Independent Manager to ensure the strategy remains aligned with Clients’ investment objectives, restrictions and overall best interests. Lifeworks will also assist the Client in the development of the initial investment portfolio recommendations and managing the ongoing Client relationship between the Client and the Independent Manager. The Client, prior to entering into an agreement with an Independent Manager, will be provided with the Independent Manager’s Form ADV Part 2A.

Retirement Accounts – When the Advisor provides investment advice to Clients regarding ERISA retirement accounts or individual retirement accounts (“IRAs”), the Advisor is a fiduciary within the meaning of Title I of the Employee Retirement Income Security Act (“ERISA”) and/or the Internal Revenue Code (“IRC”), as applicable, which are laws governing retirement accounts. When deemed to be in the Client’s best interest, the Advisor will provide investment advice to a Client regarding a distribution from an ERISA retirement account or to roll over the assets to an IRA, or recommend a similar transaction including rollovers from one ERISA sponsored Plan to another, one IRA to another IRA, or from one type of account to another account (e.g. commission-based account to fee-based account). Such a recommendation creates a conflict of interest if the Advisor will earn a new (or increase its current) advisory fee as a result of the transaction. No client is under any obligation to roll over a retirement account to an account managed by the Advisor.

Financial Planning and Consulting Services

Lifeworks provides financial planning and consulting services pursuant to a Financial Planning Agreement entered into with its Clients. These services are typically provided to Clients as part of its wealth management services or on a stand-alone basis. Services are comprehensive in nature, which allows Lifeworks 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. In providing financial planning, Lifeworks will first develop a course of activity for the specific area of the Client's financial situation. If the services are ongoing, Lifeworks will monitor the activities on an ongoing basis to ensure that the financial planning services are continuing to meet the Client's goals and objectives, and will develop updated recommendations as needed.

Lifeworks does not have the discretionary authority to implement financial planning recommendations pursuant to a Financial Planning Agreement. For the implementation of investment recommendations by Lifeworks, Clients must also enter into a Wealth Management Agreement with Lifeworks. Lifeworks may work with Clients' accountants, attorneys or other specialists, as appropriate for their unique situation. By working with this network of skilled professionals, Lifeworks leverages these unique insights to provide solutions that comprehensively address Clients' financial situations and help to reach their goals and objectives.

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

Retirement Plan Advisory Services

Lifeworks provides retirement plan advisory services on behalf of the retirement plans (each a "Plan") and the company sponsoring the Plan (the "Plan Sponsor") pursuant to a Retirement Plan Agreement. Lifeworks' 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, and services generally include:

- Investment policy statement ("IPS") design
- Investment review and recommendations
- Fee analysis
- Participant education consulting
- Fiduciary file

These services are provided by Lifeworks 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' fiduciary status, the specific services to be rendered and all direct and indirect compensation Lifeworks reasonably expects under the engagement.

C. Client Account Management

Prior to engaging Lifeworks, each Client is required to enter into one or more agreements depending on the services selected by the Client. As described in Item 4.B above, Lifeworks tailors its advisory services to the individual needs of Clients. Wealth management Clients may impose restrictions on investing in certain securities or types of securities, as set forth in each Client's applicable Wealth Management Agreement.

D. Wrap Fee Programs

For many discretionary wealth management clients, Lifeworks delivers its services through a wrap fee program. Under this program, Lifeworks pays from its advisory fee the Client's cost of certain brokerage and other expenses. This includes securities transaction fees for certain mutual funds, custodial costs, administrative fees, fees for options contracts, fees for alternatives, and other fees and expenses ("Covered Costs"). Depending on the level of trading for the Client's account in a particular year, the Client may pay more or less in total fees than if the Client paid its own transaction fees. Including these fees into a single asset-based fee is considered a "wrap fee program" (referred to herein as the "Wrap Program"). For more information please see Lifework's Wrap Fee Program Brochure which is included as a supplement to this Brochure.

E. Assets Under Management

As of December 31, 2021, Lifeworks manages \$201,454,756 in Client assets, \$174,614,980 of which are managed on a discretionary basis and \$26,839,776 on a non-discretionary basis.

Item 5 – Fees and Compensation

A. Fee Schedule; Billing; Advance Payments and Refunds

Wealth Management Services

Lifeworks provides customized investment advisory services on a discretionary basis to its Clients pursuant to a Wealth Management Agreement. Such Clients are charged a management fee for such services (the "Advisory Fee"). The Advisory Fee ranges up to 1.50% annually of the assets under management the Client has with Lifeworks. The Advisory Fee is payable monthly in advance based on the market value of each Client's account as of the last business day of the prior month. The Advisory Fee for the initial month is calculated on a pro rata basis commencing on the date assets are designated to Lifeworks for management under the Wealth Management Agreement. The Advisory Fee is negotiable.

As noted in Item 4 above, Lifeworks may utilize one or more Independent Managers. Lifeworks does not earn any compensation from its use of an Independent Manager for Client accounts. Independent Managers typically do not offer any fee discounts but may have a breakpoint schedule which will reduce its fee with an increased level of assets placed under management with them. The terms of such fee arrangements are included in each Independent Manager's Form ADV Part 2A and applicable contract(s) between the Client and the Independent Manager. The Independent Manager's fee will be paid by Lifeworks from its Advisory Fee, unless otherwise agreed upon.

When executing a Wealth Management Agreement, Clients may select whether to pay the Advisory Fee by ACH payment, credit card or by the custodian deducting the fee from their account, each of which must be paid on a monthly basis within 30 days of the invoice. For Client accounts implemented through an Independent Manager, Lifeworks and the Independent Manager will each assume the responsibility for calculating and deducting their respective fees from the Client's account(s).

The Advisory Fee is payable monthly in advance. Clients or Lifeworks may terminate the Wealth Management Agreement at any time by providing advance written notice. Any prepaid but unearned Advisory Fees will be returned to the Client, calculated on a daily prorated basis. Where Client removes Lifework's authority with respect to an account directly through the account's custodian, rather than notifying Lifeworks directly, the date of termination shall not be earlier than the date upon which Lifeworks became aware of the termination.

The terms relating to the termination of an advisory agreement with an Independent Manager will be set forth in the applicable agreement(s) between the Client and the Independent Manager and may vary. Lifeworks will assist the Client with the termination and transition as appropriate.

Financial Planning and Consulting Services

The financial planning fee ("FP Fee") charged by Lifeworks varies depending on whether the services rendered to the Client are project-based or ongoing. The FP Fee is either (1) a fixed, monthly fee generally ranging up to \$600 or subject to custom pricing for certain Clients, (2) a fixed, monthly fee generally ranging up to \$600 or subject to custom pricing for certain Clients, the first six months of which is payable to Lifeworks upon execution of the Financial Planning Agreement, or (3) a one-time project-based fee ranging up to \$30,000. The FP Fee is invoiced monthly in advance, except for the first 6 months of section (2) above. The FP Fee is negotiable and may be adjusted upon the advance written notice to Client.

When executing a Financial Planning Agreement, Clients may select whether to pay the FP Fee by ACH payment, credit card or by the custodian deducting the fee from their wealth management account (to the extent applicable), each of which must be paid on monthly in advance. Clients or Lifeworks may terminate the Financial Planning Agreement at any time by providing advance written notice. Lifeworks will refund any unearned, prepaid FP Fees from the effective date of termination to the end of the month.

Retirement Plan Advisory Services

Clients receiving retirement plan advisory services are charged either an annual asset-based fee up to 0.80% or an annual fixed fee ranging up to \$30,000 ("RPA Fees"), pursuant to the terms of the Retirement Plan Agreement. RPA Fees are billed quarterly in advance, are based on the market value of assets under management at the end of the prior quarter and are negotiable.

RPA Fees are either directly invoiced to the Plan Sponsor or deducted from the assets of the Plan, depending on the terms of the Retirement Plan Agreement. Lifeworks will provide the Plan with a written invoice itemizing the RPA Fee, including the calculation period covered by the RPA Fee, the account value, and the methodology used to calculate the RPA Fee. RPA Fees are billed quarterly in advance.

RPA Fees are payable monthly in advance. Either party may terminate the Retirement Plan Agreement at any time by providing written notice to the other party. The Client shall be responsible for RPA Fees up to and including the effective date of termination. The Plan may terminate within five (5) business days of signing the Retirement Plan Agreement at no cost to the Plan. After the five-day period, the Plan will be responsible for fees up to and including the effective date of termination. Lifeworks will refund any unearned, prepaid RPA Fees. The Client's Retirement Plan Agreement with Lifeworks is non-transferable without the Client's prior consent.

B. Other Fees and Expenses

Clients may incur certain fees or expenses imposed by third parties in connection with investments made on behalf of the Client's account(s). In addition to the Advisory Fee, Clients will be responsible for 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, and 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. Lifeworks does not control nor share in these fees. A Client may be able to invest directly, without the services of Lifeworks, but would not receive the services provided by Lifeworks, 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 funds and the fees charged by Lifeworks to fully understand the total fees to be paid. To the extent an account is not part of our Wrap Program such as for certain legacy clients, the Client will be subject to brokerage and custodial expenses in addition to our Advisory Fee.

For our Wrap Program Clients, Lifeworks includes the Covered Costs as part of its Advisory Fee. 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 are not included in Covered Costs. Securities transaction fees for Client-directed trades will be charged back to the Client.

Lifeworks uses its best efforts to purchase lower cost fund shares but in certain instances cannot because the fund does not offer an institutional class. In addition, certain legacy client position may not always be held in the lowest fee share class. Please review Item 12 for additional information on Lifeworks' brokerage practices.

C. Compensation for Sales of Securities

Lifeworks nor its Supervised Persons (as defined in the Investment Advisers Act of 1940, as amended, the "Advisers Act") accept compensation for the sale of securities or other investment products other than certain Supervised Persons who are licensed insurance professionals and may recommend certain insurance products to clients of Lifeworks. Implementations of insurance recommendations are not made by Lifeworks. These Supervised Persons will receive customary commissions and other related revenues from the various insurance companies whose products they sell. Such Supervised Persons and their related activities are described in further detail in the Form ADV Part 2B Brochure Supplements, which are available upon request.

This practice presents a conflict of interest and gives such Supervised Persons an incentive to recommend insurance products based on the compensation received, rather than on a Client's needs. Supervised Persons will only recommend insurance products to Clients if they believe such products are suitable for the Client, and Clients are under no obligation to implement any recommendations made by such Supervised Persons or Lifeworks. Clients have the option to purchase investment products that Lifeworks or its Supervised Persons recommend through other brokers or agents that are not affiliated with Lifeworks. Commissions generated by insurance sales do not offset any fees payable to Lifeworks by Clients.

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

Performance-Based Fees

Lifeworks does not charge performance-based fees for its investment advisory services. The fees charged by Lifeworks 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 does not manage any proprietary products and has no financial incentive to recommend any

particular investment options to its Clients.

Side-by-Side Management

In some cases, Lifeworks manages Clients in the same or similar strategies. This may give rise to potential conflicts of interest if the Clients have, among other things, different objectives or fees. For example, potential conflicts may arise in the following areas: Client orders do not get fully executed; trades may get executed for an account that may adversely impact the value of securities held by a Client; there will be cases where certain Clients receive an allocation of an investment opportunity when other accounts may not; and/or trading and securities selected for a particular Client may cause differences in the performance of different accounts that have similar objectives.

Lifeworks has adopted policies and procedures designed to treat accounts equitably regardless of the fee arrangement. In addition, we have adopted trading practices designed to address potential conflicts of interest inherent in proprietary and client discretionary trading. During periods of unusual market conditions, Lifeworks may deviate from its normal trade allocation practices. There can be no assurance, however, that all conflicts have been addressed in all situations.

Item 7 – Types of Clients

Lifeworks offers investment advisory services to individuals, high net worth individuals, charitable organizations, trusts, estates and pension and profit-sharing plans and businesses. Lifeworks does not impose requirements to open or maintain an account, and does not impose a minimum account size.

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

A. Methods of Analysis and Investment Strategies

Lifeworks' investment strategy for its wealth management Clients involves the development of a wealth plan that identifies Clients' financial and other goals. After identifying the Client's goals, Lifeworks utilizes a planning-based approach to investing if the Client is primarily interested in matching future liabilities with financial assets. Else, if the Client is strictly interested in the management of their investable assets, Lifeworks utilizes a classic risk-based approach to investing in order to build out investment portfolios for its Clients.

Lifeworks' planning-based approach to investing is sequential. Once an investment plan for a Client has been developed, Lifeworks uses the Client's expected cash flow needs over future years to calculate dollar amounts to be allocated to several risk groups ("Tranches"). Nearer-term cash flow needs constitute lower Tranches that are associated with lower investment risk and longer-term cash flow needs constitute higher Tranches that are associated with higher investment risk.

To each Tranche corresponds a strategy or a group of strategies that are deemed to bear a risk level similar to the Tranche's appropriate risk. Each strategy will mainly consist of products in equity and fixed income asset classes in order to achieve the Client's investment goals. Lifeworks generally utilizes seven different models for its Clients, including three factor-based core equity strategies, three factor-based ETF strategies and a hedged model. The equity strategies (which include the diversified premia strategy, the quality strategy and the opportunity strategy) provide U.S. large cap equity exposure and seeks to capture the combined benefits of smart beta and factor investing. The ETF strategies are similar to the equity strategies in that they are factor-based, and the hedged model utilizes the diversified premia strategy and put contracts. Lifeworks may allocate portions of a Clients' accounts to Independent Managers. Lifeworks may select, recommend and/or retain mutual funds. Lifeworks uses its best efforts to purchase lower cost fund shares but in certain instances cannot because the fund does not offer an institutional class. In addition, certain legacy client position may not

always be held in the lowest fee share class.

Lifeworks uses quantitative and fundamental research approach to select holdings within each strategy. Lifeworks analyzes both the performance of individual securities as well as how they fit into the broader strategy. Lifeworks uses micro 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. In particular, Lifeworks utilizes factor investing and smart beta techniques. Lifeworks 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 Lifeworks 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. Lifeworks monitors these economic indicators to determine if adjustments to strategic allocations are appropriate. More details on Lifeworks' review process are included in Item 13 below. Lifeworks' strategies allocate assets among stocks, mutual funds, exchange-traded funds ("ETFs"), individual equities, option contracts, bonds, certificates of deposit and other securities.

Lifeworks' risk-based approach to investing is more traditional and consists in a conversation with the Client designed to assess their risk tolerance followed by an allocation to an appropriate mix of Lifeworks' strategies.

Lifeworks may retain certain legacy investments based on portfolio fit and/or tax considerations. Lifeworks' investment approach is primarily long-term focused, but 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. 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 Lifeworks.

Lifeworks takes a systematic approach to rebalancing a Client's portfolio, which involves managing risk while also maintaining the Client's asset allocation model. Lifeworks 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 the investment plan or the risk tolerance of the Client, generating cash to meet Client needs, or any risk deemed unacceptable for the Client's risk tolerance.

As noted above, Lifeworks generally employs a long-term investment strategy for its Clients, as consistent with their financial goals. Lifeworks 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 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 risk of loss that Clients should be prepared to bear. Securities may fluctuate in value or lose value. Lifeworks 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 Lifeworks 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. Lifeworks monitors these economic indicators to determine if adjustments to strategic allocations are appropriate. More details on Lifeworks' review process are included in Item 13 below.

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). Lifeworks relies 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 Lifeworks 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. Lifeworks will work with each Client to determine their tolerance for risk as part of the portfolio construction process. Below are some of the risks associated with Lifeworks' 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. The profitability of a significant portion of a Client's investment program depends to a great extent upon correctly assessing the possible future course of the price movements of securities and other investments. There can be no assurance that Lifeworks will be able to predict accurately these price movements. Although Lifeworks may attempt to mitigate market risk, there is always some, and occasionally a significant, degree of market risk.

Investment and Trading Risks

All investments risk the loss of capital. Lifeworks believes that its research techniques will moderate this risk through a careful selection of securities. However, no guarantee or representation is made that a Client's investment program will be successful or that the Client will not incur losses. Each Client's investment program will likely utilize investment techniques which in practice can, in certain circumstances, increase the adverse impact to which the Client may be subject. In certain transactions, a Client will not be "hedged" (or fully hedged) against market fluctuations (or other risks) or, in reorganization or liquidation situations, will likely not accurately value the assets of the subject issuer or the degree of legal and regulatory risk associated with investments in the securities of issuers in such situations. This can result in losses, even if the proposed transaction is consummated. Lifeworks will attempt to assess the foregoing risk factors, and others, in determining the extent of the position it will take in the relevant securities and other financial instruments and the price it is willing to pay for such securities or instruments. However, such risks cannot be eliminated.

Investment Analysis

When assessing investment opportunities, Lifeworks relies on resources that will likely have limited or incomplete information. In particular, Lifeworks relies on publicly available information and data filed with various government regulators or made directly available to Lifeworks by the issuers of securities or through sources other than the issuers. Although Lifeworks expects that it will evaluate information and data as it deems appropriate and will seek independent corroboration when reasonably available, Lifeworks will not evaluate all publicly available information and data and is not in a position to confirm the completeness, genuineness or accuracy of the information and data that it evaluates. As a result, there can be no assurance that the due diligence exercise carried out by Lifeworks will reveal or highlight all relevant facts that may be necessary or helpful in evaluating investment opportunities. Any failure to have identified the relevant facts will likely result in an inappropriate investment decision, which will likely have a material adverse effect on the value of any investment of a Client.

Systems Risk

Lifeworks relies on computer programs and systems in its proprietary modeling to evaluate securities, monitor its portfolios, and to generate reports that are critical to oversight of its activities. In addition, certain systems are operated by third parties, including counterparties and service providers. These programs, whether operated by Lifeworks or a third party, may be subject to defects, failure and interruptions, including, but not limited to, those caused by computer “worms,” viruses and power failures. Any such defect or failure could cause settlement of trades to fail, lead to inaccurate accounting, recording or processing of trades, and cause inaccurate reports, which may affect Lifeworks’ ability to monitor Client accounts and risks.

Cybersecurity

Lifeworks’ information and technology systems may be vulnerable to damage or interruption from computer viruses, network failures, computer and telecommunication failures, infiltration by unauthorized persons and security breaches, usage errors by its professionals, power outages and catastrophic events such as fires, tornadoes, floods, hurricanes and earthquakes. Although Lifeworks has implemented various measures to protect the confidentiality of its internal data and to manage risks relating to these types of events, if these systems are compromised, become inoperable for extended periods of time or cease to function properly, Lifeworks will likely have to make a significant investment to fix or replace them. The failure of these systems and/or of disaster recovery plans for any reason could cause significant interruptions in Lifeworks’ operations and result in a failure to maintain the security, confidentiality or privacy of sensitive data, including personal information relating to Clients. Such a failure could harm Lifeworks’ reputation or subject it or its affiliates to legal claims and otherwise affect their business and financial performance. Lifeworks will seek to notify affected Clients of any known cybersecurity incident that will likely pose substantial risk of exposing confidential personal data about such Clients to unintended parties.

Pandemic Risks

An outbreak of disease or similar public health threat, or fear of such an event could have a material adverse impact on the performance of client accounts. In addition, outbreaks of disease could result in increased government restrictions and regulation, including quarantines, which could adversely affect Lifeworks’ operations. In December 2019, a novel strain of coronavirus (“COVID-19”) was reported in Wuhan, China. The World Health Organization declared COVID-19 to constitute a “Public Health Emergency of International Concern” and a pandemic. The U.S. government has also implemented enhanced screenings, quarantine requirements and travel restrictions in connection with the COVID-19 outbreak. As of the date of this Brochure, the COVID-19 pandemic has significantly and negatively impacted the global economy, disrupted global supply chains and created significant volatility and disruption of financial markets. The extent of the impact of the COVID-19 pandemic on the financial performance of Client accounts, including Lifeworks’ ability to execute Clients’ investment strategies in the expected time frame, will depend on future developments, including the duration and spread of the pandemic and the impact of the pandemic on local, national and global financial markets, all of which are uncertain and cannot be predicted. An extended period of global supply chain and economic disruption could materially affect the performance of Client accounts, results of operations, access to sources of liquidity and financial condition.

Equity Investing Risks

A portfolio may be sensitive to stock market volatility, and the stocks in which a portfolio is invested may be more (or less) volatile than the stock market as a whole. The value of equity investments and related instruments may decline in response to conditions affecting the general economy; overall market changes; local, regional or global political, social or economic instability; currency, interest rate and commodity price fluctuations; or issuer- or sector-specific events. Market conditions may affect certain types of securities to a

greater extent than other types of securities. If the stock market declines, the value of a stock portfolio will also likely decline, and although stock values may rebound, there is no assurance that they will return to previous levels. Preferred stocks may also be sensitive to changes in interest rates, typically falling in value when rates rise.

Municipal Bond Market Risk

The amount of public information available about municipal bonds is generally less than that for corporate equities or bonds and the investment performance of a client portfolio may be more dependent on the research capabilities of Lifeworks. The secondary market for municipal bonds also tends to be less well-developed and less liquid than many other securities markets, which may adversely affect the ability to sell bonds at attractive prices. In addition, municipal obligations can experience downturns in trading activity and the supply of municipal obligations may exceed the demand in the market or demand can exceed supply. During such periods, the spread can widen between the price at which an obligation can be purchased and the price at which it can be sold. Less liquid obligations can become more difficult to value and be subject to erratic price movements. The increased presence of non-traditional participants in the municipal markets may lead to greater volatility in the markets.

Options Contracts

Lifeworks may utilize options for certain of its Clients in furtherance of its investment strategy. Option positions may include both long positions, where Lifeworks is the holder of put or call options, as well as short positions, where Lifeworks is the seller (writer) of an option. Although option techniques can increase investment return, they can also involve a higher level of risk compared with their underlying securities. 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. See below for risks particular to put options and call options.

Put Options

There are risks associated with the sale and purchase of put options. The seller (writer) of a put option which is covered (e.g., the writer has a short position in the underlying security) assumes the risk of an increase in the market price of the underlying security above the sales price (in establishing the short position) of the underlying security plus the premium received, and gives up the opportunity for gain on the underlying security below the exercise price of the option. If the seller of the put option owns a put option covering an equivalent number of shares with an exercise price equal to or greater than the exercise price of the put written, the position is “fully hedged” if the option owned expires at the same time or later than the option written. The seller of an uncovered put option assumes the risk of a decline in the market price of the underlying security below the exercise price of the option. The buyer of a put option assumes the risk of losing its entire investment in the put option.

Call Options

There are risks associated with the sale and purchase of call options. The seller (writer) of a call option which is covered (e.g., the writer holds the underlying security) assumes the risk of a decline in the market price of the underlying security below the purchase price of the underlying security less the premium received, and gives up the opportunity for gain on the underlying security above the exercise price of the option. If the seller of the call option owns a call option covering an equivalent number of shares with an exercise price equal to

or less than the exercise price of the call written, the position is “fully hedged” if the option owned expires at the same time or later than the option written. The seller of an uncovered call option assumes the risk of a theoretically unlimited increase in the market price of the underlying security above the exercise price of the option. The buyer of a call option assumes the risk of losing its entire investment in the call option.

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. There can be no assurance that securities necessary to cover a short position will be available for purchase.

ETF Risks

ETFs are generally structured to invest in all or a representative sample of the securities that generally replicate the price and yield performance of an underlying market index or sector such as a broad stock market, industry sector, domestic or international equity or fixed income, or U.S. or foreign government bond. ETF shares are traded on stock exchanges and markets at open market prices that generally track the net asset value per share of the ETF. Direct issuances and redemption of ETF shares at the ETF’s net asset value per share only occur in large blocks (or creation units) transacted between the ETF and authorized institutional purchasers on an in-kind basis. An exchange traded sector fund may be adversely affected by the performance of that specific sector or group of industries on which it is based. International investments may involve risk of capital loss from unfavorable fluctuations in currency values, differences in generally accepted accounting principles, or economic and/or political instability in other nations and/or other factors. Although index-based ETFs are designed to provide investment results that generally correspond to the price and yield performance of their respective underlying indices, ETFs may not be able to replicate exactly the performance of the indices because of their expenses and other factors. ETF shares may trade at either a discount or premium to their underlying net asset value. The purchase or sale of ETF shares on the secondary market involves the payment of brokerage commissions, and the purchase and redemption of creation units involves other transaction costs and brokerage commissions. Investors in ETFs also directly bear the ETF’s costs associated with its payment of investment management fees and fees for administrative, custodial or other services and thus Clients will indirectly incur an additional layer of fees and expenses. 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.

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. Investing in a mutual fund exposes a Client account to all of the risks of the mutual fund’s investments and subjects it to a pro rata portion of the mutual fund’s fees and expenses. As a result, the cost of investing in a mutual fund may exceed the cost of investing directly in each of the mutual fund’s positions.

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 Lifeworks and other professional advisors.

Item 9 – Disciplinary Information

Item 9 is not applicable to us as we have no reportable material legal or disciplinary events.

Lifeworks values the trust Clients place in us. Lifeworks encourages Clients to perform the requisite due diligence on any adviser or service provider that the Client engages. The backgrounds of Lifeworks and its representatives are on the Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching with the Lifeworks' firm name or CRD# 288255.

Item 10 – Other Financial Industry Activities and Affiliations

In addition to the information set forth below, Lifeworks' parent company wholly owns an entity that provides software services to Lifeworks and its Clients. The software company maintains the Client portal where Clients can access various reports and portfolio holdings information.

Insurance Agency Affiliations

Certain Supervised Persons of Lifeworks are also licensed insurance professionals. Implementations of insurance recommendations are not made by Lifeworks. These Supervised Persons will receive customary commissions and other related revenues from the various insurance companies whose products they sell. Such Supervised Persons and their related activities are described in further detail in the Form ADV Part 2B Brochure Supplements, which are available upon request. Supervised Persons are not required to offer the products of any particular insurance company. This practice presents a conflict of interest and gives such Supervised Persons an incentive to recommend insurance products based on the compensation received, rather than on a Client's needs. Supervised Persons will only recommend insurance products to Clients if they believe such products are suitable for the Client, and Clients are under no obligation to implement any recommendations made by such Supervised Persons or Lifeworks. Clients have the option to purchase investment products that Lifeworks or its Supervised Persons recommend through other brokers or agents that are not affiliated with Lifeworks. Commissions generated by insurance sales do not offset any fees payable to Lifeworks by Clients.

Use of Independent Managers

As noted in Item 4 above, Lifeworks may recommend to a Client that a portion of their account be managed by one or more Independent Managers. Lifeworks does not receive any compensation for the use of an Independent Manager.

Tax Preparation and Filing Services

Lifeworks offers tax preparation and filing services to its Clients through Lifeworks Tax Services. Tax preparation services are separate and distinct from advisory services offered to Clients and are provided for a separate service and fee. Compensation earned from tax preparation services is separate and in addition to the Advisor's advisory fees. Clients are under no obligation to utilize the tax preparation services provided by Lifeworks Tax Services. In addition to Lifeworks Tax Services tax preparation services, the firm also offers client tax planning services for a fixed or ongoing fee. These services are separate from our advisory services.

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

Lifeworks has adopted a Code of Ethics (the “Code”) as required by Rule 204A-1 under the Advisers Act, that sets forth certain standards of business conduct that govern the personal investment activities of Supervised Persons of Lifeworks, and obligates Lifeworks and its Supervised Persons to put the interests of the Clients before their own interests and to act honestly and fairly in all respects in their dealings with the Clients. In addition, all Supervised Persons of Lifeworks are required to comply with applicable federal securities laws. The Code if available to any Client or prospective Client upon request.

Lifeworks does not act as a principal in any transaction, the general partner of a fund, or advise an investment company. Lifeworks does not have a material interest in any securities traded in Client accounts.

Lifeworks 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 (to purchase or sell) to Clients presents a conflict of interest that, as fiduciaries, must be disclose to Clients and mitigated through policies and procedures. As noted above, Lifeworks 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 requiring reporting of personal securities trades by its Supervised Persons for review by the CCO. Lifeworks has also adopted written policies and procedures to detect the misuse of material, non-public information.

While Lifeworks 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, or any Supervised Person of Lifeworks, transact in any security to the detriment of any Client.

Item 12 – Brokerage Practices

A. Selection of Broker Dealers

In general, Lifeworks does not select broker-dealers/custodians for custody and execution services for its Clients (herein the “Custodian”). Clients will typically select the Custodian to safeguard its assets, and to authorize Lifeworks to direct trades to the Custodian as agreed upon in the Wealth Management Agreement. Further, Lifeworks does not have the discretionary authority to negotiate commissions on behalf of Clients on a trade-by-trade basis.

When Clients have not selected a Custodian, Lifeworks may recommend one. Clients are not obligated to use the Custodian recommended by Lifeworks and will not incur any extra fee or cost associated with using a Custodian not recommended by Lifeworks. Lifework may recommend a Custodian based on criteria including, 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.

Retirement plan advisory services Clients utilize AdvisorTrust or Principal Financial Group.

For wealth management Clients, Lifeworks generally recommends that its other Clients use TD Ameritrade Institutional, a division of TD Ameritrade Inc. (“TD Ameritrade”) as the Custodian, although we also have

Clients that utilize Charles Schwab & Co., Inc. (“Schwab”). Both TD Ameritrade and Schwab are FINRA-registered broker-dealers and member of SIPC. Lifeworks may be limited in the services it can provide to its Clients if the recommended Custodian is not engaged for the reasons set forth below. Please note that Wrap Program clients may utilize the services of Apex Clearing Corporation (“Apex”). For more information on Apex, please see the Wrap Program brochure.

Research and Other Soft Dollar Benefits

Lifeworks does not receive soft dollar benefits, but does receive certain economic benefits from TD Ameritrade and Schwab as described below. In fulfilling its duties to its Clients, Lifeworks 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 Lifeworks’ recommendation of this Custodian over one that does not furnish similar software, systems support, or services. Notwithstanding this incentive, Lifeworks believes that its Clients’ ability to select its own Custodian mitigates such risk.

Institutional Platform Relationship – TD Ameritrade; Schwab

As described above, Lifeworks participates in TD Ameritrade’s and Schwab’s institutional customer program and may recommend TD Ameritrade and Schwab to Clients for custody and brokerage services. There is no direct link between Lifeworks’ participation in the program and the investment advice it gives to its Clients, although Lifeworks receives economic benefits through its participation in the program that are typically not available to TD Ameritrade and Schwab customers. 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 Clients; 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 Lifeworks by third party vendors.

Lifeworks benefits from utilizing TD Ameritrade and Schwab as Custodian because it does not have to produce or pay for some of the above services. In addition, some of the products and services may benefit Lifeworks but may not benefit all Client accounts. Notwithstanding, none of these products or services disadvantage Clients. These products or services may assist Lifeworks in managing and administering Client accounts, including accounts not maintained at TD Ameritrade and Schwab. Other services made available by TD Ameritrade and Schwab are intended to help Lifeworks manage and further develop its business enterprise.

The benefits received by Lifeworks or its personnel through participation in the program do not depend on the amount of brokerage transactions directed to TD Ameritrade or Schwab. As part of its fiduciary duties to Clients, Lifeworks endeavors at all times to put the interests of its Clients first. Clients should be aware, however, that the receipt of economic benefits by Lifeworks or its related persons in and of itself creates a conflict of interest and may indirectly influence Lifeworks’ choice of TD Ameritrade or Schwab for custody and brokerage services.

Brokerage for Client Referrals; Directed Brokerage

At present, Lifeworks does not receive any Client referrals from Custodians.

All Clients are serviced on a directed brokerage basis—meaning that wealth management services Clients are required to direct Lifeworks to execute transactions through a specified broker-dealer. Lifeworks will place trades within each established account at the Custodian designated by the Client. No Custodian is an affiliate of Lifeworks. By directing brokerage, Lifeworks may be unable to achieve the most favorable execution of Client transactions, and this practice may cost Clients more money. Lifeworks is 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. Aggregation of Trades

Lifeworks 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

Wealth Management

The accounts of wealth management Clients are generally invested pursuant to one of the portfolios created by Lifeworks. By virtue of tracking the portfolios generally, portfolio managers regularly monitor the portfolios. Formal reviews of Client accounts are conducted at least annually or more frequently depending on the needs or requests of the Client. Accounts may be reviewed as a result of major changes in economic conditions, known changes in a Client's financial situation, and/or large deposits or withdrawals in a Client's account. Clients are encouraged to notify Lifeworks if changes occur in their personal financial situation that might adversely affect their investment plan. Additional reviews may be triggered by material market, economic or political events.

Wealth management Clients receive brokerage statements no less than quarterly from the Custodian. Clients may establish electronic access to the Custodian's website so that they may view these reports and their account activity. Client brokerage statements will include all positions, transactions and fees relating to the Client's account.

Wealth management and financial planning Clients can login to Lifeworks' investor portal to view reports concerning their holdings, allocations, and performance at any time. Such reports are updated regularly.

Financial Planning and Consulting Services

While reviews may occur at different stages depending on the nature and terms of the specific engagement, typically no formal reviews will be conducted for Financial Planning and Consulting Services clients unless otherwise contracted. Financial planning Clients generally receive an email from Lifeworks at the beginning of each quarter prompting them to schedule a meeting with Lifeworks to review their general financial plans and investments. Financial Planning clients generally receive a completed financial plan in writing. As agreed upon with the client in writing, additional reports and/or updates may be provided. As noted above, the reports will be posted to the Lifeworks' portal.

Retirement Plan Advisory Services

Lifeworks reviews the written investment plan whenever the client advises Lifeworks of a change in circumstances regarding the needs of the plan. Lifeworks will also review the investment options of the plan according to the agreed upon time intervals established in the written investment plan and contract. Such reviews generally occur quarterly. These plans are reviewed by the representative assigned to the relationship. These clients receive written reports as contracted at the inception of the advisory relationship. It is anticipated that retirement plan Clients receive brokerage statements no less than quarterly from the Custodian.

It is the client's responsibility to promptly notify Lifeworks if there is any change in their financial or personal situation or investment objectives as it relates to any of the above contracted services.

Item 14 – Client Referrals and Other Compensation

Lifeworks receives an economic benefit from Custodians in the form of the support products and services the Custodians make available to Lifeworks and other independent investment advisors that have their clients maintain accounts at TD or Schwab. These products and services, how they benefit Lifeworks, and the related conflicts of interest are further described above (please see Item 12 – Brokerage Practices). The availability to Lifeworks of the Custodians' products and services is not based on Lifeworks giving particular investment advice, such as buying particular securities for our Clients.

Our firm does not currently pay referral fees to independent persons or firms (Solicitors) for introducing clients to Lifeworks, however we may determine in the future to engage Solicitors in accordance with applicable law. We also compensate certain employees for business development activity, including for referring, attracting and retaining client assets, in accordance with applicable law.

Item 15 – Custody

All Client securities are held at independent, qualified custodians. Where authorized, we may debit fees directly from Client accounts. As part of this process, the Client's Custodian is advised of the amount of the fee to be deducted from that Client's account. On at least a quarterly basis, the Custodian is required to send to the client a statement showing all transactions within the account during the reporting period. Lifeworks urges its clients to compare the official account statement from the custodian with the quarterly reports sent from Lifeworks. Where Clients have elected to pay advisory fees via ACH payment or credit card, third-party software unaffiliated with Lifeworks processes such payments. Lifeworks has established information barriers and procedures to ensure that Lifeworks does not have access to Client payment related information.

Item 16 – Investment Discretion

For our wealth management Clients, Lifeworks generally has discretionary authority to manage the selection of securities to be bought or sold in Client accounts. This discretionary authority is subject to specified investment objectives, guidelines, or limitations previously set forth by the Client in its Wealth Management Agreement. Discretionary authority will only be authorized upon full disclosure to, and agreement by, a Client. All discretionary trades made by Lifeworks will be in accordance with each Client's investment objectives and goals.

Item 17 – Voting Client Securities

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

Item 18 – Financial Information

Lifeworks is not required to include a balance sheet because it does not require or solicit the payment of fees six months or more in advance. In addition, Lifeworks does not have financial commitments that impair its ability to meet contractual and fiduciary commitments to Clients nor has it been the subject of a bankruptcy proceeding.



Form ADV Part 2A – Appendix 1 Wrap Fee Program Brochure

Lifeworks Advisors, LLC
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Effective: July 11, 2022

This Form ADV Part 2A – Appendix 1 (“Wrap Fee Program Brochure”) provides information about the qualifications and business practices for Lifeworks Advisors, LLC (“Lifeworks”). This Wrap Fee Program Brochure shall always be accompanied by the Lifeworks disclosure brochure (“Disclosure Brochure”), which provides complete details on the business practices of Lifeworks. If you have any questions about the contents of this Wrap Fee Program Brochure or the Lifeworks Disclosure Brochure, please contact us at (616) 200-6512. The information in this Wrap Fee Program Brochure has not been approved or verified by the United States Securities and Exchange Commission (the “SEC”) or by any state securities authority. Registration as an investment adviser does not imply any level of skill or training.

Additional information about Lifeworks is also available on the SEC’s website at www.adviserinfo.sec.gov.

Item 2 – Material Changes

Since the most recently filed Wrap Fee Program Brochure dated April 30, 2021, the following material changes have been made:

- Item 6 – Clarify Lifeworks' use of portfolio managers and Independent Managers, and add details concerning Lifeworks' advisory business and methods of analysis and investment strategy.
- Item 9 – Provide details regarding insurance agency affiliations, use of Independent Managers and review of accounts. It also includes details on our software provider affiliate.

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Item 4 – Services, Fees and Compensation

A. General Information

Lifeworks 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, the “CCO”) are the majority owners of Lifeworks Holdings, LLC.

Under our wrap program, Lifeworks acts as the sponsor and provides customized investment advisory services on a discretionary basis to its clients (“Clients”). Clients are charged a single fee for such services (the “Wrap Fee”), which includes: compensation to Lifeworks for its provision of investment advisory services, 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 Wrap Fee. This combined fee structure is referred to herein as the “Wrap Program.”

A wrap fee program has a fee structure that provides Clients with advisory and brokerage services for one bundled fee with no separate account activity fees or charges for execution of trades. As such, Lifeworks charges Clients a Wrap Fee that covers the investment advisory and other services we provide, as well as the brokerage and custodial services associated with holding and trading securities through either TD Ameritrade Inc. or Apex Clearing Corporation (“Apex”), which serves as the broker and custodian for our Clients’ accounts.

This Brochure generally includes information about us and our relationships with Clients in the Wrap Program. While much of this Brochure applies to all such Clients, certain information included herein applies to specific Clients only.

B. Program Description

Lifeworks offers its advisory services directly to Clients through our mobile app and our website at www.lifeworksadvisors.com. Please see Item 6 for additional information about the advisory services offered by Lifeworks.

Clients receive Lifeworks discretionary advisory services over the internet and through interaction directly with our representatives. Lifeworks does not monitor or provide advice on accounts held outside of the Wrap Program, Lifeworks’ advice will be limited to the information provided by the Client. To the extent a portion of the assets of your account are managed by an unaffiliated money manager, such assets shall be deemed outside of the Wrap Program and Clients can expect to incur brokerage and transaction fees for such allocations. Please see Lifeworks Disclosure Brochure for more information.

Lifeworks utilizes the services of our affiliated software company to provide the Wrap Program to Clients. The software company maintains the Client portal where Clients can access various reports and portfolio holdings information. The software company does not provide any investment advisory services to Clients.

Lifeworks’ investment portfolios are highly dependent on receiving accurate information from Clients. If Clients provide Lifeworks with inaccurate information or fail to update promptly the information provided to Lifeworks when it changes, the quality and applicability of Lifeworks’ recommendations could be materially impacted.

C. Fees and Compensation

The Wrap Fee ranges up to 1.50% annually of the assets under management of the Client. The Wrap Fee is

payable monthly in advance based on the market value of the Client's account as of the last business day of the prior month. The Wrap Fee for the initial month is calculated on a pro rata basis commencing on the date assets are designated to Lifeworks for management under the Wealth Management Agreement. The Advisory Fee is negotiable. Clients or Lifeworks may terminate the Wealth Management Agreement at any time by providing advance written notice. Any prepaid but unearned Advisory Fees will be returned to the Client, calculated on a daily prorated basis. Where Client removes Lifeworks' authority with respect to an account directly through the account's custodian, rather than notifying Lifeworks directly, the date of termination shall not be earlier than the date upon which Lifeworks became aware of the termination.

When executing a Wealth Management Agreement, Clients may select whether to pay the Wrap Fee by ACH payment, credit card or by the custodian deducting the fee from their account, each of which must be paid on a monthly basis within 30 days of the invoice. Where Clients have elected to pay advisory fees via ACH payment or credit card, third-party software unaffiliated with Lifeworks processes such payments. Lifeworks has established information barriers and procedures to ensure that Lifeworks does not have access to Client payment related information. In addition, the Lifeworks' affiliate has encrypted and masked the Client payment data. The data maintained by our affiliate is insufficient to gain access or control over the Client payment data such that Lifeworks would be deemed to have custody of such information.

Our Wrap Fee Program may cost Clients more or less than purchasing the Covered Costs separately. The cost of the Wrap Program can vary depending on the frequency of trading (given associated fees and expenses). In addition to the Wrap Fee, Clients will be responsible for 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, and 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. Lifeworks does not control nor share in these fees and expenses. A Client may be able to invest directly, without the services of Lifeworks, but would not receive the services provided by Lifeworks, 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 funds and the fees charged by Lifeworks to fully understand the total fees to be paid. Securities transaction fees for Client-directed trades will be charged back to the Client.

As noted above, Lifeworks' 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. The Program's wrap fee structure presents a conflict of interest because Lifeworks 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. Lifeworks will only place client assets into the Program when it is believed to be in a client's best interest.

Lifeworks will select, recommend and/or retain mutual funds on a fund by fund basis. Lifeworks uses its best efforts to purchase lower cost fund shares but in certain instances cannot because the fund does not offer an institutional class. In addition, certain legacy client position may not always be held in the lowest fee share class. Clients should review both the fees charged by fund(s), the Custodian(s), and the fees charged by Lifeworks to fully understand the total fees to be paid. **Please see Item 5 of the Brochure.**

Item 5 – Account Requirements and Types of Clients

The Program does not impose requirements to open or maintain an account, and does not impose a minimum account size. Lifeworks offers investment advisory services to individuals, high net worth individuals, pension and profit sharing plans, and businesses.

Item 6 – Portfolio Manager Selection and Evaluation

Portfolio Manager Selection

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

Related Persons

Lifeworks personnel serve as portfolio managers for this Wrap Fee Program. Lifeworks does not serve as a portfolio manager for any third-party wrap fee programs. This may cause a conflict of interest as Lifeworks 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 representatives 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 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 accounts. Client participation in this process, including full and accurate disclosure of requested information, is essential for the analysis of a Client's accounts. Lifeworks 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 Lifeworks 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 does not accept proxy-voting responsibility for any Client. Clients will receive proxy statements directly from the Custodian. Lifeworks will assist in answering questions relating to proxies, however, the Client retains the sole responsibility for proxy decisions and voting.

Item 7 – Client Information Provided to Portfolio Managers

Lifeworks is the sponsor and sole portfolio manager for the Wrap Program. Lifeworks 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).

Item 8 – Client Contact with Portfolio Managers

Lifeworks is a full-service investment management advisory firm. Clients always have direct access to the portfolio managers at Lifeworks. Client's also have the ability to reach out to any third-party managers for any direct inquiries.

Item 9 – Additional Information

Disciplinary Information

Item 9 is not applicable to us as we have no reportable material legal or disciplinary events. Lifeworks values the trust Clients place in us. Lifeworks encourages Clients to perform the requisite due diligence on any adviser or service provider that the Client engages. The backgrounds of Lifeworks and its representatives are on the Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching with the Lifeworks' firm name or CRD# 288255.

Other Financial Industry Activities and Affiliations

Please see Items 10 and 14 of the Form ADV Part 2A – Disclosure Brochure (included with this Wrap Fee Program Brochure).

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

Lifeworks has adopted a Code of Ethics (the “Code”) as required by Rule 204A-1 under the Advisers Act, that sets forth certain standards of business conduct that govern the personal investment activities of Supervised Persons of Lifeworks, and obligates Lifeworks and its Supervised Persons to put the interests of the Clients before their own interests and to act honestly and fairly in all respects in their dealings with the Clients. In addition, all Supervised Persons of Lifeworks are required to comply with applicable federal securities laws. The Code if available to any Client or prospective Client upon request. Lifeworks does not act as a principal in any transaction, the general partner of a fund, or advise an investment company. Lifeworks does not have a material interest in any securities traded in Client accounts.

Lifeworks 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 (to purchase or sell) to Clients presents a conflict of interest that, as fiduciaries, must be disclose to Clients and mitigated through policies and procedures. As noted above, Lifeworks 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 requiring reporting of personal securities trades by its Supervised Persons for review by the CCO. Lifeworks has also adopted written policies and procedures to detect the misuse of material, non-public information.

While Lifeworks 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, or any Supervised Person of Lifeworks, transact in any security to the detriment of any Client.

Review of Accounts

Wrap Program accounts are generally invested pursuant to one of the portfolios created by Lifeworks. By virtue of tracking the portfolios generally, portfolio managers regularly monitor the portfolios. Accounts may be reviewed as a result of major changes in economic conditions, known changes in a Client's financial situation, and/or large deposits or withdrawals in a Client's account. Clients are encouraged to notify Lifeworks if changes occur in their personal financial situation that might adversely affect their investment plan. Additional reviews may be triggered by material market, economic or political events.

Wrap Program Clients receive brokerage statements no less than quarterly from the Custodian. Clients may establish electronic access to the Custodian's website so that they may view these reports and their account activity. Client brokerage statements will include all positions, transactions and fees relating to the Client's account. Wealth management and financial planning Clients can login to Lifeworks' investor portal to view reports concerning their holdings, allocations, and performance at any time. Such reports are updated regularly.

Other Compensation

Institutional Platform Relationship – TD Ameritrade; Schwab

As described above, Lifeworks participates in TD Ameritrade's and Schwab's institutional customer program and may recommend TD Ameritrade and Schwab to Clients for custody and brokerage services. There is no direct link between Lifeworks' participation in the program and the investment advice it gives to its Clients, although Lifeworks receives economic benefits through its participation in the program that are typically not available to TD Ameritrade and Schwab customers. 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 Clients; 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 Lifeworks by third party vendors.

Lifeworks benefits from utilizing TD Ameritrade and Schwab as Custodian because it does not have to produce or pay for some of the above services. In addition, some of the products and services may benefit Lifeworks but may not benefit all Client accounts. Notwithstanding, none of these products or services

disadvantage Clients. These products or services may assist Lifeworks in managing and administering Client accounts, including accounts not maintained at TD Ameritrade and Schwab. Other services made available by TD Ameritrade and Schwab are intended to help Lifeworks manage and further develop its business enterprise.

The benefits received by Lifeworks or its personnel through participation in the program do not depend on the amount of brokerage transactions directed to TD Ameritrade or Schwab. As part of its fiduciary duties to Clients, Lifeworks endeavors at all times to put the interests of its Clients first. Clients should be aware, however, that the receipt of economic benefits by Lifeworks or its related persons in and of itself creates a conflict of interest and may indirectly influence Lifeworks' choice of TD Ameritrade or Schwab for custody and brokerage services.

Institutional Platform Relationship – Apex Clearing Corporation

Lifeworks has established an institutional relationship with Apex to assist Lifeworks in managing Client accounts. Access to the Apex platform is provided at no charge to Lifeworks. Lifeworks receives access to software and related support without cost because Lifeworks renders investment management services to Clients that maintain assets at Apex. The software and related systems support may benefit Lifeworks, but not its Clients directly. In fulfilling its duties to its Clients, Lifeworks 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 Lifeworks' recommendation of Apex 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 or its representatives. Each portfolio manager's Brochure Supplement provides details on any outside business activities and the associated compensation.

Client Referrals from Solicitors

Our firm does not currently pay referral fees to independent persons or firms ("Solicitors") for introducing clients to Lifeworks, however we may determine in the future to engage Solicitors in accordance with applicable law. We also compensate certain employees for business development activity, including for referring, attracting and retaining client assets, in accordance with applicable law.

Financial Information

Lifeworks is not required to include a balance sheet because it does not require or solicit the payment of fees six months or more in advance. In addition, Lifeworks does not have financial commitments that impair its ability to meet contractual and fiduciary commitments to Clients nor has it been the subject of a bankruptcy proceeding. **Please see Item 18 of the Form ADV Part 2A – Disclosure Brochure.**



Form ADV Part 2B – Brochure Supplement

for

Ronald S. Bullis
Partner

Effective: July 11, 2022

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 by searching with his full name or his individual CRD# 5116228.

Item 2 – Educational Background and Business Experience

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, Platinim One, Inc.	05/2002 to 11/2007

Item 3 – Disciplinary Information

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 by searching by his full name or by his individual CRD# 5116228.

Item 4 – Other Business Activities

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

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

Item 6 – Supervision

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: July 11, 2022

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 by searching by his full name or by his individual CRD# 5155067.

Item 2 – Educational Background and Business Experience

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

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 by searching by his full name or by his individual CRD# 5155067.

Item 4 – Other Business Activities

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

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

Item 6 – Supervision

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

Trevor S. Herin, CFP[®], ChFC[®]
Financial Advisor

Effective: July 11, 2022

This Form ADV 2B (“Brochure Supplement”) provides information about the background and qualifications of Trevor S. Herin, CFP[®], ChFC[®] (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 by searching by his full name or by his individual CRD# 6062864.

Item 2 – Educational Background and Business Experience

Trevor S. Herin, CFP®, ChFC®, 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

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 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

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

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

Item 6 – Supervision

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: July 11, 2022

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 by searching with his full name or his Individual CRD# 6909978.

Item 2 – Educational Background and Business Experience

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

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 by searching with his full name or his Individual CRD# 6909978.

Item 4 – Other Business Activities

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

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

Item 6 – Supervision

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, CFP®
Financial Advisor**

Effective: July 11, 2022

This Form ADV 2B (“Brochure Supplement”) provides information about the background and qualifications of Eric D. Olivero, CFP® (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 by searching with his full name or his Individual CRD# 7005329.

Item 2 – Educational Background and Business Experience

Eric D. Olivero, CFP®, 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

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 87,000 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®.

Item 3 – Disciplinary Information

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 by searching with his full name or his Individual CRD# 7005329.

Item 4 – Other Business Activities

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

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

Item 6 – Supervision

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: July 11, 2022

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 by searching with his full name or his Individual CRD# 6757767.

Item 2 – Educational Background and Business Experience

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

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 by searching with his full name or his Individual CRD# 6757767.

Item 4 – Other Business Activities

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

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

Item 6 – Supervision

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: July 11, 2022

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 by searching with his full name or his Individual CRD# 7071023.

Item 2 – Educational Background and Business Experience

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

Item 3 – Disciplinary Information

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 by searching with his full name or his Individual CRD# 7071023.

Item 4 – Other Business Activities

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.

Item 5 – Additional Compensation

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

Item 6 – Supervision

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: July 11, 2022

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 by searching with his full name or his Individual CRD# 4339414.

Item 2 – Educational Background and Business Experience

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

Item 3 – Disciplinary Information

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 by searching with his full name or his Individual CRD# 4339414.

Item 4 – Other Business Activities

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. Platimun 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

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

Item 6 – Supervision

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
Financial Advisor**

Effective: July 11, 2022

This Form ADV 2B (“Brochure Supplement”) provides information about the background and qualifications of Christopher A. Patterson, CPA (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 by searching with his full name or his Individual CRD# 4039371.

Item 2 – Educational Background and Business Experience

Christopher A. Patterson, CPA, 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

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 by searching with his full name or his Individual CRD# 4039371.

Item 4 – Other Business Activities

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

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

Item 6 – Supervision

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: July 11, 2022

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 by searching with his full name or his Individual CRD# 1764315.

Item 2 – Educational Background and Business Experience

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, Inc.	04/2018 to 06/2022
Senior Vice President, Griffin Capital Securities, LLC	06/2015 to 06/2017
Vice President, Nexbank Securities Inc	09/2014 to 05/2015
Senior Vice President, Cole Capital Corporation	09/2008 to 06/2014

Item 3 – Disciplinary Information

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 by searching with his full name or his Individual CRD# 1764315.

Item 4 – Other Business Activities

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

Item 5 – Additional Compensation

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

Item 6 – Supervision

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.



Form ADV Part 2B – Brochure Supplement

for

**Ronald A. Freeman, CDFA®, CLTC®, CFP®
Financial Advisor**

**Eight4Three Wealth Management, LLC
4095 Park East Ct., Ste. C., Grand Rapids, MI, 49546
888-255-4147 | MyCookieJar.net**

Effective: July 11, 2022

This Form ADV 2B (“Brochure Supplement”) provides information about the background and qualifications of Ronald A. Freeman, CDFA®, CLTC®, CFP® (CRD# 1830650) 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. Freeman is available on the SEC's Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching with his full name or his Individual CRD# 1830650.

Item 2 – Educational Background and Business Experience

Ronald A. Freeman, CDFA®, CLTC®, CFP®, born in 1965, is dedicated to advising Clients of Lifeworks Advisors as a Financial Advisor. Mr. Freeman earned a BBA Finance from Georgia State University in 1989. Additional information regarding Mr. Freeman's employment history is included below.

Employment History:

Financial Advisor, Lifeworks Advisors, LLC	12/2021 to Present
Financial Planner, Eight4Three Wealth Management	1/2020 to Present
Financial Planner, CFG Wealth Management LLC	10/2016 to 12/2019
Financial Planner, Invest Financial Corp.	2/2009 to 10/2016

Certified Divorce Financial Analyst™ ("CDFA®")

The Certified Divorce Financial Analyst (CDFA®) is a professional certification granted in the United States and Canada by the Institute for Divorce Financial Analysts™ (IDFA®). To attain the right to use the CDFA® (Certified Divorce Financial Analyst™) certification, an individual must satisfactorily fulfill the following requirements:

- Education – Professionals must develop their theoretical understanding and knowledge of the financial aspects of divorce by completing a comprehensive course of study approved by the IDFA™;
- Examination – Practitioners must pass a four-part (in the USA) or three-part (in Canada) Certification Examination that tests their understanding and knowledge of the financial aspects of divorce. In addition, the practitioner must demonstrate the practical application of this knowledge in the divorce process;
- Experience – Individuals must have a minimum of three years' experience in a financial or legal capacity prior to earning the right to use the CDFA® certification mark; and
- Ethics – Practitioners agree to abide by a strict code of professional conduct known as the "Code of Ethics and Professional Responsibility," which sets forth their ethical responsibilities to the public, clients, employers, and other professionals. The IDFA® may perform a background check during this process, and each candidate for CDFA® certification must disclose any investigations or legal proceedings relating to his or her professional or business conduct.

Individuals who become certified must complete the following ongoing education requirements in order to maintain the right to continue to use the CDFA® designation:

- Continuing Education – Complete a minimum of fifteen (15) hours of continuing education every two years, that are specifically related to the field of divorce, and

Ethics – Practitioners must voluntarily disclose any public, civil, criminal, or disciplinary actions that may have been taken against them during the past two years as part of the renewal process. If a complaint has been brought against a CDFA® by another professional or member of the general public, the CDFA® must be examined and cleared by IDFA's Ethics Committee to maintain their designation.

Certified Long-Term Care™ ("CLTC®")

The CLTC®, Certified in Long-Term Care™ designation, is a long-term care planning designation granted by the Corporation for Long-term Care™ Certification to individuals who satisfy educational, work experience, and ethics requirements. Recipients of the CLTC® have completed a rigorous multidisciplinary course and examination that focuses on long-term care. To maintain this designation, the CLTC® must satisfy continuing education requirements and adhere to the CLTC® Code of Professional Responsibility.

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 87,000 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®.

Item 3 – Disciplinary Information

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

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. Freeman.***

However, we do encourage you to independently view the background of Mr. Freeman on the Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching with his full name or his Individual CRD# 1830650.

Item 4 – Other Business Activities

Insurance Agency Affiliations

Mr. Freeman is also a licensed insurance professional. Implementations of insurance recommendations are separate and apart from Mr. Freeman's role with Lifeworks Advisors. As an insurance professional, Mr. Freeman will receive customary commissions and other related revenues from the various insurance companies whose products are sold. Mr. Freeman 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. Freeman or the Advisor. Mr. Freeman spends approximately 10% of his time per month in this capacity.

Lowcountry Divorce Planning, LLC

Mr. Freeman is also the owner of Lowcountry Divorce Planning, LLC. His duties include working with pre and post divorcing individuals and couples. Mr. Freeman also work with family law attorneys, on creating equitable settlement agreements.

Item 5 – Additional Compensation

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

Item 6 – Supervision

Mr. Freeman 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

Matthew D. Gusky

Director of Advisor Experience and Assistant Portfolio Manager

Effective: July 11, 2022

This Form ADV 2B (“Brochure Supplement”) provides information about the background and qualifications of Matthew D. Gusky (CRD# 7242309) 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. Gusky is available on the SEC’s Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching with his full name or his Individual CRD# 7242309.

Item 2 – Educational Background and Business Experience

Matthew D. Gusky, born in 1987, is dedicated to advising Clients of Lifeworks Advisors as the Director of Advisor Experience and Assistant Portfolio Manager. Mr. Gusky earned an Associate of Arts Degree from Grand Rapids Community College in 2011. Additional information regarding Mr. Gusky's employment history is included below.

Employment History:

Director of Advisor Experience and Assistant Portfolio Manager, Lifeworks Advisors, LLC	11/2021 to Present
Financial Advisor, Regal Financial Group	3/2020 to 11/2021
Assistant General Manager, The Chop House	5/2015 to 7/2021
Culinary Manager, Red Lobster	2/2008 to 5/2015

Item 3 – Disciplinary Information

There are no civil or disciplinary events to disclose regarding Mr. Gusky. Mr. Gusky 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. Gusky.

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. Gusky.***

However, we do encourage you to independently view the background of Mr. Gusky on the Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching with his full name or his Individual CRD# 7242309.

Item 4 – Other Business Activities

Insurance Agency Affiliations

Mr. Gusky is also a licensed insurance professional. Implementations of insurance recommendations are separate and apart from Mr. Gusky's role with Lifeworks Advisors. As an insurance professional, Mr. Gusky will receive customary commissions and other related revenues from the various insurance companies whose products are sold. Mr. Gusky 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. Gusky or the Advisor. Mr. Gusky spends approximately 10% of his time per month in this capacity.

Item 5 – Additional Compensation

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

Item 6 – Supervision

Mr. Gusky serves as the Director of Advisor Experience and Assistant Portfolio Manager 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

Kenneth P. Morgensai
Associate Financial Advisor

Effective: July 20, 2022

This Form ADV 2B ("Brochure Supplement") provides information about the background and qualifications of Kenneth P. Morgensai (CRD# 7601857) 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. Morgensai is available on the SEC's Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching with his full name or his Individual CRD# 7601857.

Item 2 – Educational Background and Business Experience

Kenneth P. Morgensai, born in 2000, is dedicated to advising Clients of Lifeworks Advisors as an Associate Financial Advisor. Mr. Morgensai earned a Bachelor's Degree in Business Administration from Central Michigan University in 2022. Information regarding Mr. Morgensai's employment history is included below.

Employment History:

Associate Financial Advisor, Lifeworks Advisors, LLC	05/2021 to Present
Student, Central Michigan University	08/2018 to 06/2022
Tax Intern, MC Kostrzewska & Co., PC	12/2020 to 05/2021
Campus Ambassador, Central Michigan University	01/2019 to 01/2021
Credit Intern, Mercantile Bank of Michigan	01/2020 to 08/2020
Camp Counselor, City of Marshall Recreation Department	06/2015 to 08/2019

Item 3 – Disciplinary Information

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

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. Morgensai.***

However, we do encourage you to independently view the background of Mr. Morgensai on the Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching with his full name or his Individual CRD# 7601857.

Item 4 – Other Business Activities

Insurance Agency Affiliations

Mr. Morgensai is also a licensed insurance professional. Implementations of insurance recommendations are separate and apart from Mr. Morgensai's role with Lifeworks Advisors. As an insurance professional, Mr. Morgensai will receive customary commissions and other related revenues from the various insurance companies whose products are sold. Mr. Morgensai 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. Morgensai or the Advisor. Mr. Morgensai spends approximately 10% of his time per month in this capacity.

Item 5 – Additional Compensation

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

Item 6 – Supervision

Mr. Morgensai serves as an Associate 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

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Phone: (616) 200-6512 * Fax: n/a
<https://lifeworksadvisors.com/>

information provided to these agencies and to provide various reports regarding the business activities and assets of the Advisor.

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Privacy Policy

Effective: July 11, 2022

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?
Servicing our Clients We may share non-public personal information with non-affiliated third parties (such as administrators, brokers, custodians, regulators, credit agencies, other financial institutions) as necessary for us to provide agreed upon services to you, consistent with applicable law, including but not limited to: processing transactions; general account maintenance; responding to regulators or legal investigations; and credit reporting.	Yes	No
Marketing Purposes 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. We will only share information for purposes of servicing your accounts, not for marketing purposes.	No	Not Shared
Authorized Users Your non-public personal information may be disclosed to you and persons that we believe to be your authorized agent[s] or representative[s].	Yes	Yes
Information About Former Clients 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

State-specific Regulations

Massachusetts	In response to Massachusetts law, the Client must "opt-in" to share non-public personal information with non-affiliated third parties before any personal information is disclosed. Client opt-in is obtained through the Client's execution of authorization forms provided by the third parties, by executing an Information Sharing Authorization Form, or by other written consent by the Client, as appropriate and consistent with applicable laws and regulations.
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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.